



# THE NATIONAL CO-OP. BANK LTD.

## दि नॅशनल को-ऑप. बँक लि.

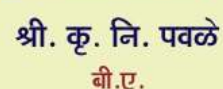
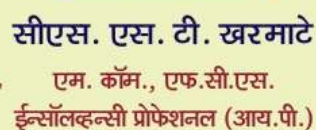
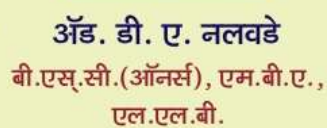
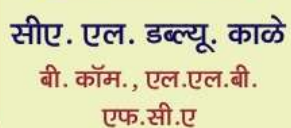
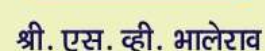
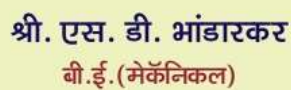
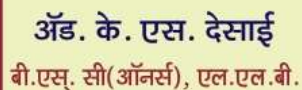
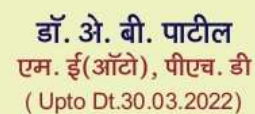
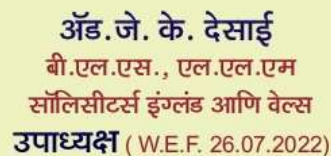
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Nariman Point, Mumbai 400 021



७५ वा  
वार्षिक अहवाल  
२०२१-२०२२



● **સંચાલક મંડળ** ●







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श्री. एम. एस. साखुंखे  
एम. कॉम., एम.बी.ए.  
(फायनांस अँड मार्केटींग - यु.एस.ए)



अॅड. बी. डी. महाडीक  
बी.कॉम., एल.एल.एम.,  
पी.जी.डी.सी.एल,  
पी.जी.डी.आय.पी.आर  
डॉक्टरेट ऑफ लॉ (पी. एच. डी) लंडन युनिव्हर्सिटी



सीए. सी. यु. कुळकर्णी  
बी. कॉम., एल. एल. बी,  
एफ. सी.ए.



सौ. पी. जगताप जोशी  
बी. कॉम., एल. एल. बी.,  
सॉलिडिटी इंग्लंड आणि वेल्स



अॅड. ए. डी. नलवडे  
बी.एल.एस., एल.एल.बी.



श्री. एस. एस. खरमाटे  
एम. कॉम.



श्री. ए. व. राऊत  
डिप्लोमा इएक्सटीसी,  
डिप्लोमा इन हॉटेल मॅनेजमेंट



श्री. एस. डी. शिंदे  
तज्ञ संचालक  
एम. कॉम., इंटरमीडिएट कॉस्टिंग,  
सी.ए.आय.आय.बी



श्री. एम.जे. प्रभुणे  
तज्ञ संचालक  
बी.ए.(ऑनर्स), बी. कॉम,  
एल.एल.बी.सी.ए.आय.आय.बी  
डी.आय.आर.पी.एम.,  
जी. डी. सी.अॅण्ड ए.



सौ. वर्षा के. पटेल  
मुख्य कार्यकारी अधिकारी  
बी. ए., जी. डी.सी. अॅण्ड ए.

## बोर्ड ऑफ मॅनेजमेंट



श्री. डी. जे. म्हात्रे  
बी. कॉम., एल.एल.बी.  
सी.ए.आय.आय.बी.



सीए. आर. एम. सावंत  
बी. कॉम., एफ.सी.ए



सीए. एस. एल. काळे  
बी. कॉम., एल.एल.बी.  
एफ.सी.ए



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# **आमचे प्रेरणास्थान**



**आदरणीय डॉ. अजितसिंह बाजीराव पाटील**

**एम. ई. (ऑटो), पी.एच. डी.**





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( नोंदणी क्र.: १२००१-१९४७ )

नोंदणीकृत कार्यालय: २१४, रहेजा सेंटर, फ्री प्रेस जर्नल मार्ग, नरिमन पॉईंट, मुंबई-४०० ०२१

E-mail : national@ncbmumbai.com , Tel.: 2287 0202 / 2284 6388 / 2283 4114

### **७५ व्या वार्षिक सर्वसाधारण सभेची सूचना ( फक्त सभासदांसाठी )**

सन्माननीय सभासद,

सर्व सभासदांना कळविण्यात येते की, बँकेच्या सभासदांची ७५ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. २३ सप्टेंबर २०२२ रोजी सकाळी ठीक १०.३० वाजता वालचंद हिराचंद हॉल, चौथा मजला, आय एम सी बिल्डिंग, आय एम सी मार्ग, चर्चगेट, मुंबई - ४०० ०२० येथे होणार आहे. सदर सभेस सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

#### **❖ सभेपुढील कामे ❖**

- १) दि. २९ सप्टेंबर २०२१ रोजी झालेल्या ७४ व्या वार्षिक सर्व साधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) दि. ३१ मार्च २०२२ रोजी संपलेल्या आर्थिक वर्षासाठीचा संचालक मंडळाचा अहवाल, ऑडीटेड ताळेबंद व नफा तोटा पत्रक वाचून स्वीकृती देणे.
- ३) वैधानिक लेखापरीक्षकांच्या सन २०२१-२२ सालाच्या तपासणी अहवालाची नोंद घेणे.
- ४) सन २०२० - २१ सालाच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेऊन मान्यता देणे.
- ५) संचालक मंडळाने शिफारस केल्याप्रमाणे अहवाल वर्ष २०२१-२२ सालाच्या नफा विभागीय मान्यता देणे.
- ६) सन २०२२-२३ या आर्थिक वर्षासाठी भारतीय रिझर्व्ह बँकेने मान्यता दिलेल्या वैधानिक लेखापरीक्षक यांच्या नेमणुकीची नोंद घेणे.
- ७) संचालक मंडळाने सन २०२२- २३ करिता सादर केलेल्या वार्षिक अर्थसंकल्प आणि विकास आराखड्याची नोंद घेणे.
- ८) संचालक व त्यांच्या नातेवाईकांच्या कर्जाची नोंद घेणे.
- ९) ७५ व्या सर्वसाधारण सभेतील अनुपस्थित सभासदांची अनुपस्थिति क्षमा पित करणे.
- १०) सन्माननीय अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

संचालक मंडळाच्या वतीने  
वर्षा किर्ती पटेल  
मुख्य कार्यकारी अधिकारी

ठिकाण : मुंबई  
दिनांक : ६ सप्टेंबर २०२२

#### **❖ विशेष सूचना ❖**

- १) गणसंख्ये अभावी सभा तहकूब करावी लागल्यास, सभा त्याच ठिकाणी त्याच दिवशी अर्ध्या तासानंतर म्हणजे सकाळी ठीक ११.०० वाजता सुरू होईल व त्या सभेस गणसंख्या पूर्तीची आवश्यकता राहणार नाही.
- २) वार्षिक सर्वसाधारण सभेचे कामकाज सुरळीत होण्यासाठी ज्या सभासदांना बँकेच्या कामकाजाविषयी विधायक स्वरूपाची माहिती विचारावयाची असेल त्यांनी त्यांच्या सूचना सभेच्या तारखे पूर्वी सात दिवस अगोदर नोंदणीकृत व प्रशासकीय कार्यालयास लेखी कळवाव्यात.  
वार्षिक सर्व साधारण सभेची सूचना व वार्षिक अहवाल आपल्या वेबसाईट [www.nationalbank.co.in](http://www.nationalbank.co.in) वर उपलब्ध आहे आणि तसेच सर्व शाखांमध्येही उपलब्ध आहे.



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### सभासदांना विनंती

१. ज्या सभासदांचे वास्तव्याचे, कामाचे अथवा व्यवसायाचे पत्ते बदलले असतील त्या सभासदांनी आपले नवीन पत्ते बँकेच्या दफ्तरी नोंदवावेत व **KYC** ची पूर्तता करावी.
२. ज्या सभासदांनी नामांकनाची नोंद दफ्तरी केली नसेल त्यांनी ती त्वरित करून घ्यावी.
३. सभासदांचे भाग दाखले (SHARE CERTIFICATE) तयार आहेत. ज्या सभासदांनी ते घेतले नसतील त्यांनी त्वरित प्रशासकीय कार्यालयातून घेऊन जावेत.
४. अहवालांच्या प्रती बँकेच्या शाखांमध्ये उपलब्ध करून देण्यात आलेल्या आहेत, त्या आपल्या सोयी नुसार घेऊन जाव्यात. अहवाल बँकेच्या वेबसाईट **www.nationalbank.co.in** वर उपलब्ध करून देण्यात आला आहे.

### मा. ग्राहकहो खास तुमच्यासाठी !

१. महिलांना आर्थिक दृष्ट्या सक्षम बनविण्याच्या उद्देशाने बँकेने " दीप लक्ष्मी बचत खाते " सुविधा ०.२५% अधिक व्याज दराने चालू केली आहे. तसेच मुदत ठेवीवर ०.२५% जादा व्याजदर देण्यात येतो.
२. मोबाईल बँकिंग सुविधेद्वारा ग्राहकांना आपल्या खात्यातून रक्कम वर्ग करणे, चेक पेमेंट थांबवणे इ. व्यवहार २४ तास करता येतात.  
**KYC** ची पूर्तता ग्राहकाने करण्याच्या उद्देशाने नवीन खाती Centralised Account Opening द्वारे सुरू केली जातात.
३. ए.टी.एम. च्या माध्यमातून पैसे काढण्याची सेवा उपलब्ध आहे..
४. आय. एम. पी. एस. योजना कार्यान्वित करण्यात आली आहे.
५. ई-कॉमर्स (ऑन लाईन खरेदी व बिल देय साठी) सेवा कार्यान्वित करण्यात आली आहे.
६. आर.टी.जी.एस. , एन.ई.एफ.टी. , सोने तारण तसेच लॉकर्स सुविधा उपलब्ध करून दिल्या आहेत.
७. बिझिनेस करस्पान्डस् ( बी.सी. ) नेमण्याचे प्रयत्न करण्यात येत आहेत.
८. सेंट्रल लोन सेल मुख्यालयात सुरू करण्यात आले असून त्यामुळे कर्ज प्रकरणांची छाननी, मंजूरी व वितरण तत्काळ होते.
९. सेंट्रल लोन मॉनिटरिंग सेल द्वारे कर्जाचे व्यवस्थापन कार्यक्षम होऊन थकिल कर्जांचे प्रमाण कमी होईल.
१०. सेंट्रल मार्केटिंग सेल द्वारे आर्थिक गरजांच्या कर्ज पूर्ततेसाठी याचा प्रभावीपणे उपयोग होईल.
११. युनिफाइड पेमेंट्स इंटरफेस (**UPI**) सुविधेद्वारे कोणत्याही बँक खात्यांमध्ये पैसे ट्रान्सफर, खरेदी, बिले भरू शकता किंवा कोणत्याही व्यक्ती, व्यापारी यांना पैसे पाठवू किंवा प्राप्त करू शकता.
१२. बँकिंग कामकाज जलद गतीने करण्यासाठी नवीन **Version Swiftcore 6.3** प्रणालीचा वापर सुरू करण्यात आला आहे.

### अध्यक्षांचे मनोगत व संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधू भगिनीनो, सप्रेम नमस्कार वि. वि.

दि नॅशनल को. ऑप बँकेच्या ७५ वा वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मला आपले मनःपूर्वक स्वागत करतांना आनंद होत आहे. सन २०२१-२२ या आर्थिक वर्षातील बँकेचा अहवाल, वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद, नफा तोटा पत्रक व त्यांचा अहवाल आपल्या समोर सादर करित आहोत.

दिनांक २३ मार्च, २०२० ला देशात आलेला कोरोना व्हायरस अजूनपर्यंत तळ ठोकून राहिला. भविष्यात तो या देशातूनच नव्हे तर जगातून केव्हा जाईल याची भविष्यवाणी करणे शक्य नाही. मात्र केंद्र व राज्य सरकारने केलेल्या प्रयत्नांमुळे तो आता नियंत्रणात आहे. पण हा व्हायरस सर्व आर्थिक संस्थांची पूर्णपणे किंवा मोठ्या प्रमाणात हानी करून गेला. इतर सर्व सहकारी संस्थांबरोबरच सर्व सहकारी बँकांवर त्याचा दुरगामी परिणाम झाला. दोन वर्षे बँकींग क्षेत्राला चांगली गेली नाहीत हे आपणा सर्वांच्या लक्षात आले असेलच. सहकारी बँकांची गतवर्षाची वाटचाल, त्यांचा N.P.A. ह्या सर्व बाबींचा विचार करता बँकींग क्षेत्र निश्चितपणे पिछाडीवर होते. या वर्षी त्यामध्ये थोडीफार सुधारणा झाली मात्र ती लक्षणीय नाही.

मागील वर्षाची ७४ वी वार्षिक सर्वसाधारण सभा Online पध्दतीने दिनांक २९ सप्टेंबर, २०२१ रोजी घेण्यात आली. या सभेमध्ये Video Conferencing (V.C.) द्वारे एकूण १७२ सभासदांनी सभेच्या कामकाजात भाग घेतला.

आपणांस सभागृहात प्रत्यक्षात समोरा-समोर बसून सभा घेण्यासाठी संचालक मंडळ उत्सुक होते. पण शासकीय बंधनांचे भान ठेऊन आपणांस वार्षिक सर्वसाधारण सभा घेणे अनिवार्य होते. परंतु राज्य सरकारने दिनांक १२ मे, २०२२ रोजी चे शासन आदेशान्वये महाराष्ट्र सहकारी संस्था अधिनियम, १९६० व नियम १९६१ मधील तरतूदी विचारात घेऊन राज्यातील सर्व सहकारी संस्थांना त्यांच्या सभासदांच्या प्रत्यक्ष सहभागाद्वारे वार्षिक सर्वसाधारण सभा घेण्यात याव्यात असे आदेश पारित केले आहेत. कर्ज व ठेवींवरील व्याजदरांची बँकांमध्ये असलेली स्पर्धा बाहेरील परिस्थितीमुळे अहवाल वर्षात अधिकच तीव्र झाली आहे.

ठेवी, कर्जे, गुंतवणूक यांच्या व्याजदरांच्या अनुषंगाने तारेवरची कसरत करित अहवाल वर्षात व्यवसाय करावा लागला. विपरीत परिस्थिती उद्भवल्याने अपेक्षेपेक्षा कमी झालेली वसूली, घटलेली कर्जाची मागणी, व्याजाचे उत्पन्न कमी झाल्याने व अनुत्पादित कर्जात वाढ झाल्याने करावी लागलेली तरतूद असताना देखील बँकेस रुपये १.७३ कोटी नफा झालेला आहे.

बँकेच्या सभासद संख्येत दिवसेंदिवस वाढ होत असून बँकेच्या एकंदर कामकाजातील सभासदांचा वाढता सहभाग हे बँकेच्या विकासाचे तसेच बँकेचा भांडवली पाया मजबूत असल्याचे द्योतक म्हणावे लागेल.

#### भविष्याचा बेध :

देशाची अर्थव्यवस्था पुन्हा एकदा उन्नतीच्या दिशेने वाटचाल करत असून बँकिंग क्षेत्रास यामुळे व्यवहार वृद्धीची संधी निर्माण झाली आहे. आपल्या बँकेकडे सध्या मुबलक प्रमाणात तरलता उपलब्ध आहे. तसेच बँकेची पुंजी पर्याप्तता देखील भक्कम आहे. सदर दोन बाबींच्या आधारे बँक भविष्यात मोठ्या प्रमाणावर व्यवहार वृद्धी करण्यास पूर्णपणे सिध्द असून यासाठी सर्वांगीण प्रयत्न बँक सातत्याने करित राहिल ही मी आपणास ग्वाही देऊ इच्छितो. व्यवहार वृद्धी बरोबरच आपली बँक नफा वृद्धी व अनुत्पादित कर्जांवरील नियंत्रण यावर देखील प्रामुख्याने भर देईल हा देखील मी आपणास विधास देऊ इच्छितो.



**बँकेच्या कार्य सिद्धीची ठळक वैशिष्ट्ये**

**१) वित्तीय कार्य :**

( रु. लाखात )

तपशील	३१.०३.२०२१	३१.०३.२०२२	परिवर्तन
स्वनिधी	२३७०.७८	२५९४.०४	२२३.२६
ठेवी	५०६२१.७०	५२४९१.७६	१८७०.०६
कर्ज	२१७०३.८६	१९३४५.२५	(-)२३५८.६१
एकूण उत्पन्न	६७०७.५२	५३०६.२९	(-) १४०१.२३
एकूण खर्च	४७५९.०६	४६११.६४	(-) १४७.४२
तरतुदीपूर्व नफा	७०२.३१	६९४.६५	(-) ७.६६
तरतुदी	६०८.४५	५२१.०२	(-) ८७.४३
निव्वळ नफा	९३.८६	१७३.६२	७९.७६

**२) भाग भांडवल व सभासद संख्या :-**

सभासद वर्ग	दिनांक ३१.०३.२०२१ अखेर	दिनांक ३१.०३.२०२२ अखेर
सर्व साधारण सभासद ( संख्या )	२१६४७	२२१९७
वसूल भागभांडवल	रु.५८२.५२ लाख	रु. ५७८.८७ लाख
नाममात्र ( संख्या )	१००५४	९४८१

अहवाल वर्षात नवीन सभासद ५५० इतके दाखल करून घेण्यात आले व त्यांच्या कडून रु. १८.७३ लाख जमा झाले. ३०१ सभासदांना भागांची रक्कम रु.२२.३८ लाख परत करण्यात आली.

**३) भांडवल पर्याप्तता :-**

३१.०३.२०२१	३१.०३.२०२२	परिवर्तन
१२.९१%	१४.४३	१.५२ %

रिझर्व्ह बँकेच्या ९ % निकषापेक्षा बँकेचे भांडवल पर्याप्तता प्रमाण ५.४३ % ने जास्त आहे.

**४) राखीव व इतर निधी :**

३१.मार्च २०२२ अखेर एकूण निधी रु. ६१२०.११ लाख आहेत. गत साली ३१.०३.२०२१ रोजी निधी रु. ५२१६.५० लाख होत्या. या मध्ये निव्वळ वाढ रु. ९०३.६१ लाख इतकी आहे.

**५) खेळते भांडवल :**

गेल्या वर्षाचे खेळते भांडवल रु. ६३९३४.३७ लाख होते त्यामध्ये रु. ४१७६.८२ लाख इतकी घट होऊन एकूण खेळते भांडवल रु. ५९७५७.५५ लाख इतके झाले आहे. खेळते भांडवलातील घट प्रामुख्याने कर्ज कमी झाल्यामुळे झाली आहे.



## ६) ठेवी :

संचालक मंडळाने ठेवींवरील व्याजादरात कपात केल्याने ते मार्केट दरांशी सुसंगत व आकर्षक आहेत गत साली बँकेच्या वरील एकूण ठेवीं रु. ५०६२९.७० लाख होत्या, त्या रु.१८७०.०६ लाखांनी वाढ होऊन अहवाल वर्ष २०२१-२२ अखेर त्या रु.५२४९९.७६ लाख झाल्या आहेत. कासा ठेवींचे एकूण प्रमाण ३१ % इतके असून त्या ४० % पर्यंत वाढविण्याचे उद्दिष्ट ठरविण्यात आले आहे. ठेवींच्या विम्याचा हप्ता बँकेने वेळेत भरून तसे शाखांमध्ये नोटीस बोर्डावर प्रदर्शित केले आहे.

## ७) गुंतवणूक :

एकूण गुंतवणूक ३१ मार्च २०२१ रोजी रु. ३३९८३.७९ लाख होती. ती रु. २२९.९९ लाखाने घट होऊन ती ३१ मार्च २०२२ अखेर रु.३२९५३.८९ लाख इतकी झाली आहे.

बाजारातील सरकारी रोख्यांच्या किमती सतत बदलत असल्याने खरेदी व विक्री करण्यास (TRADING) वातावरण पोषक नसताना देखील बँकेने केलेल्या काळजीपूर्वक व्यवहारामुळे TRADING चा नफा रु. २८ लाखांवरून रु.१४४.०० लाखांइतका झाला. अहवाल सालात बँकेने वैधानिक तरलता (SLR) व नॉन एसएलआर यांचे प्रमाण रिझर्व बँकेने निर्धारित केलेल्या प्रमाणात सातत्य राखले आहे.

## ८) कर्ज :

( रु. लाखात )

	३१-०३-२०२१		३१-०३-२०२२ अखेर	
	खाते संख्या	रक्कम (रु.)	खाते संख्या	रक्कम (रु.)
लघु कारखाने / उद्योग	१२	१३७.२७	१५	४१४.६६
किरकोळ उद्योग	५८	१४८७.१८	४२	१४५०.०७
छोटे उद्योग	५१७	४३८४.७०	५१३	३८४९.७७
गृहकर्ज २५ लाखांपर्यंत	१७५	१७२३.१२	१५८	१५९९.२२
कृषी व पूरक उद्योग	१००	१०१७.५८	८०	१०८९.८९
छोटे वाहतूकदार (ऑपरेटर)	१२२१	१७९०.९२	९३०	१२५४.३३
व्यावसायिक व स्वयंरोजगार	१२	४.९७	९	३.२८
शैक्षणिक	०५	११.१८	४	१८.९५
सोने तारण	५२५	६४६.२९	६३९	८१४.१७
वैयक्तिक वाहन खरेदी	३३	२६.६३	२८	४०.५७
इतर (अग्रिम क्षेत्र सोडून )	१०५५	१०४७४.०२	११०५	८८१८.३५
<b>एकूण कर्ज</b>	<b>३७१३</b>	<b>२१७०३.८६</b>	<b>३५२३</b>	<b>१९३४५.२६</b>

अहवाल सालात कर्जातील घट रु. २३५८.६१ लाख इतकी असून हि एकूण तारणारवर घेतलेल्या कर्जफेडी मुळे झाली आहे. कर्जाचे एकूण ठेवींशी प्रमाण ३६.८५ % इतके आहे. प्राधान्य क्षेत्रातील एकूण १७५१ कर्जदारांना रु. ९६७२.१७ लाख इतका वित्त पुरवठा करण्यात आला असून त्याचे प्रमाण एकूण कर्जाशी ५० % इतके आहे. रिझर्व्ह बँकेच्या च्या निकषापेक्षा १० % ने जास्त आहे. तसेच आर्थिक कमकुवत वर्गास कर्ज पुरवठ्याचे प्रमाण ९.२४ % असून रिझर्व्ह बँकेच्या १५ % निकषा पर्यंत वाढवण्याचे उद्दिष्ट ठरविण्यात आले आहे. बँकेने किरकोळ कर्ज वाढविण्यावर भर दिला असून गतसालात अण्णासाहेब पाटील व्याज परतावा योजने अंतर्गत एकूण ६३ कर्जदारांना रु. ५०९.२५ लाख कर्ज वितरीत करण्यात आली. एकूण कर्जामध्ये किरकोळ कर्जाचा वाटा ३.७२ % इतका आहे.

## १) अनुत्पादित कर्ज ( एन पी ए ) व वसूली :

अहवाल सालात अनुत्पादित ( एन पी ए ) खात्यामध्ये एकूण वसूली रु ४६९.६६ लाख इतकी झाली असून, एकूण एन.पी.ए, एकूण तरतूद व निव्वळ एन.पी.ए चे प्रमाण खालील प्रमाणे,

( रु. लाखात )

क्र.	तपशील	३१.०३.२०२१		३१.०३.२०२२ पर्यंत	
		संख्या	रक्कम ( लाखात )	संख्या	रक्कम ( लाखात )
१.	एकूण कर्ज	३७१३	२१७०३.८६	३५२३	१९३४५.२६
२.	एकूण एन. पी. ए	११२१	४५०४.५४	७९०	३४४७.६८
३.	प्रतिशत प्रमाण (%)	--	२०.७५	--	१७.८२
४.	एकूण अनुत्पादित तरतूद	--	१७०२.२२	--	१९१४.७४
५.	केवळ कर्ज	--	२०००१.६४	--	१७४३०.५२
६.	केवळ एन. पी. ए	--	२८०२.३२	--	१५३२.९३
७.	केवळ एन. पी. ए प्रतिशत (%)	--	१४.०१	--	८.७९
८.	तरतूद हवी	--	१५१७.०४	--	१७३९.२७
९.	जास्त तरतूद	--	१८५.१८	--	१७५.४८

३१ मार्च २०२१ रोजी बँकेचे ढोबळ अनुत्पादक कर्ज (GROSS NPAs) रु. ४५०४.५४ लाख होते व त्यांचे एकूण कर्जाशी प्रमाण २०.७५% इतके होते. कर्ज थकबाकी ही आपल्या विकासातील प्रमुख समस्या ठरत असल्यामुळे कर्जदार बंधूनी नियमित कर्जफेडीने बँकेला सहकार्य करण्याची आवश्यकता आहे याचा उल्लेख मी आवर्जून करु इच्छितो. अहवाल वर्षात बँकेच्या संचालक मंडळाने तसेच अधिकारी व कर्मचारी वर्गाने अनुत्पादीत कर्ज वसुलीचे समाधानकारक व्यवस्थापन केलेले आहे. तथापि ३१ मार्च २०२२ अखेर बँकेचे ढोबळ अनुत्पादक कर्ज (GROSS NPAs) रु. ३४४७.६८ लाख असून त्यांचे एकूण कर्जाचे प्रमाण १७.८२% इतके आहे. अनुत्पादीत कर्जावर पूर्ण तरतूद केली असून अतिरिक्त तरतुदीचे प्रमाण ९.१६ % इतके आहे.

३१ मार्च २०२२ अखेर वसूली विभागाने अनुत्पादित ( एन पी ए ) कर्जदारांविरुद्ध केलेल्या कारवाईचा तपशील खालील प्रमाणे :

( रु. लाखात )

तपशील	सहकार कायदा कलम ११		सहकार कायदा कलम १०१		सरफेसी SARFAESI Act.		सहकार कायदा कलम १३८		एकूण वसुली	
	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)
प्रकरणे	०	०.००	२३८	२५१३.९७	४	१३८९.२५	०	०.००	०	०.००
अवार्ड मिळालेली	०	०.००	०	०.००	०	०.००	०	०.००	०	०.००
आर्थिक वर्षात वसूली दाखले मिळाले	०	०.००	७१	२१२०.२५	०	०.००	०	०.००	०	०.००
आर्थिक वर्षात प्रत्यक्ष वसूली	१	१५०.००	६०	२६८.२८	२	५१.३८	०	०.००	६३	४६९.६६
प्रलंबित (सुनावणी मध्ये)	०	०.००	१६७	४०३.७२	०	०.००	१६	१०५.०४	०	०.००
एकूण	१	१५०.००	२९८	२७९२.२५	६	१४४०.१३	१६	१०५.०४	६३	४६९.६६

सर्व थकबाकीदारांना कळकळीची विनंती की त्यांनी थकबाकी ताबडतोब भरून आपली कर्ज खाती नियमित करून बँकेस सहकार्य करावे.

## १०) संचालक मंडळ अध्यक्ष व उपाध्यक्ष निवडणूक :

श्री. सुदाम काठे, अध्यासी अधिकारी, सहकारी निबंधक, सहकारी संस्था, 'सी' विभाग, मुंबई शहर यांच्या अध्यक्षतेखाली निवडणूक मंगळवार दि. २६ जुलै २०२२ रोजी होऊन सीए. प्रकाश पागे यांची अध्यक्ष व श्री. जे. के. देसाई यांची उपाध्यक्ष म्हणून बिनविरोध निवड झाली.

## ११) समिती व संचालक मंडळ सभा :

गेल्या अहवाल वर्षात विविध समित्या व संचालक मंडळाच्या खालील प्रमाणे सभा झाल्या व सर्व संचालकांची उपस्थिती समाधानकारक होती.

समिती	एकूण सभा
१) कर्ज	२३
२) विकास, व्यय, वास्तु व देखभाल	१०
३) लेखापरीक्षण, निरीक्षण व सुधार	१२
४) कर्जवसुली आणि तडजोड सल्लागार	२०
५) आस्ती-देयता व्यवस्थापन	०४
६) मानवी संसाधन व विकास	११
<b>संचालक मंडळ</b>	<b>१८</b>

बँकेचे कामकाज पारदर्शक व गतीमान राखण्यासाठी संचालक मंडळाने आपापल्या क्षेत्रात निष्णात असलेल्या संचालकांच्या अध्यक्षतेखाली विविध समित्यांची रचना केली आहे. बँकेचे बहुसंख्य संचालक व्यावसायिक (Professionals) आहेत व आपापल्या क्षेत्रातील प्रदीर्घ अनुभवाचा व व्यावसायिक कौशल्याचा पुरेपुर फायदा बँकेस देण्यासाठी विविध समित्यांच्या माध्यमातून संचालक मंडळाच्या सभेत एकमताने निर्णय घेतले जातात.

## १२) संचालक मंडळ सदस्य व त्यांच्या नातेवाईकांना दिलेल्या कर्जाचा तपशील:

रिझर्व्ह बँकेच्या आदेशानुसार बँकेचे संचालक मंडळ सदस्य, त्यांचे नातेवाईक व त्यांच्या व्यवसाय उद्योगास आपल्या बँके कडून कोणत्याही प्रकारची कर्जे (ठेव तारण सोडून) मंजूर केलेली नाहीत, ही निकोप परंपरा पूर्वी पासून बँकेने जपली आहे.

## १३) नफा विभागणी :

अहवाल वर्ष २०२१-२२ साठी नफ्याच्या रक्कमेची पुढील प्रमाणे विभागणी करण्यासाठी संचालक मंडळ शिफारस करीत आहे.

वैधानिक राखीव निधि (STATUTORY RESERVE) ( २५% )	रु. ४५,००,०००.००
गुंतवणूक चढ-उतार निधि (INVESTMENT FLUCTUATION RESERVE)	रु. १,२३,००,०००.००
ईमारत निधि (BUILDING FUND)	रु. ५,५०,०००.००
शिल्लक पुढील सालाकरिता (BALANCE C/F)	रु. १२,६७२.२९
<b>एकूण (Total )</b>	<b>रु. १,७३,६२,६७२.२९</b>

## १४) मानव संसाधन विकास व व्यवस्थापन :

अ) अहवाल सालात कर्मचाऱ्यांना खालील प्रमाणे विविध पदांमध्ये पदोन्नती देण्यात आली :

१. जुनिअर ऑफिसर ते सिनिअर ऑफिसर - एकूण १
२. क्लार्क ते जुनिअर ऑफिसर - एकूण १५



श्री. माधव प्रभुणे, मुख्य कार्यकारी अधिकारी बँकेच्या सेवेतून निवृत्त झाले व सौ. वर्षा कीर्ती पटेल यांना मुख्य कार्यकारी अधिकारी (आय / सी) म्हणून नियुक्त करण्यात आले आहे.

### पबोन्नती मिळालेल्या सर्व कर्मचाऱ्यांना त्यांच्या पुढील योगवानासाठी हार्दिक शुभेच्छा !

कर्मचार्यांचे मनोबल वाढविणे, त्यांना उल्हासित करून त्यांची कार्यक्षमता व कार्य निपुणतेत वृद्धी करण्याचे प्रयत्न सतत संचालक मंडळ करित आले आहे. असे कर्मचारी हे बँकेच्या भरभराटीचे कणा आहेत आणि म्हणूनच ही मानव संपत्तीचे संवर्धन करण्यास संचालक मंडळ नेहमीच प्रयत्नशील असते.

अहवाल साला अखेर एकूण कर्मचारी खालील प्रमाणे कार्यरत होते.

अधिकारी ६९

कारकून- ३५

सब-स्टाफ- ०७

एकूण - १११

### ब) कर्मचारी प्रशिक्षण :

अहवाल वर्ष दि. ३१/०३/२०२२ अखेर एकूण कर्मचारी संख्या १११ होती. बँकेच्या विविध विषयांवर प्रशिक्षण शिबिरात बँकेचे अधिकारी आणि कर्मचारी यांनी भाग घेतला.

### क) कर्मचारी निवृत्ती :

अहवाल सालात खालील कर्मचारी बँकेच्या सेवेतून निवृत्त झाले.

१. श्री. मनोज कुळकर्णी

२. श्री. माधव प्रभुणे, मुख्य कार्यकारी अधिकारी

निवृत्त झालेल्या सर्व कर्मचाऱ्यांना त्यांचे भावी आयुष्य, आरोग्य शांततेचे व समाधानाचे जाबो या शुभेच्छा !

### ड) कर्मचारी प्रती व्यवसाय :

बँकेचा प्रती कर्मचारी व्यवसाय ६४७.१८ लाख इतका असून तो रु. १० कोटीच्या वर वाढविण्याचे प्रयत्न करण्यात येत आहे.

### १५) डिजिटल बँकिंग प्रणाली :

ग्राहकांना अधिकाधिक चांगली सेवा देण्यासाठी आपल्या बँकेने डिजिटल बँकिंग अंगिकारण्याच्या उद्देशाने विविध उपाय योजले आहेत. यामध्ये समित्या, संचालक मंडळ व अधिकाऱ्यां बरोबर सुसंवाद, विडिओ कॉन्फरन्सींग व ऑफ साईट सर्वेलीअन्स व फिलडसेन्स सॉफ्टवेअर साधनां द्वारे करण्यात येत असून शाखा व ब्रांच मॅनेजर्स पर्यवेक्षण व नियंत्रण ठेवणे सुलभ होत आहे.

(१) मोबाइल बँकिंग ने युटिलिटी बिल्स पेमेंट करण्याची सुविधा कार्यान्वित झाली आहे.

(२) सर्व एटीएम मध्ये ईव्हीएम ची सुविधा करण्यात आली. यामुळे ग्राहकांना वर्ष भर अव्याहतपणे बँकिंग सेवा उपलब्ध होतील.

(३) युनिफाइड पेमेंट्स इंटरफेस (UPI) च्या सुविधेच्या सहाय्याने खातेधार UPI आयडीचा वापर करून पैसे पाठवू आणि प्राप्त करू शकतो.

(४) बँकिंग कामकाज जलद गतीने करण्यासाठी नवीन Version Swiftcore ६.३ प्रणालीचा वापर सुरू करण्यात आला आहे.

### १६) सायबर सिक्युरिटीस व इन्फोरमेशन टेक्नॉलॉजी सिस्टम ऑडिट :

बँकेचे इन्फोरमेशन टेक्नॉलॉजी सिस्टम आणि सायबर सिक्युरिटी ऑडिट मॅ. नाईक मेहता अँड कंपनीच्या सीए. अल्पा मेहता यांनी केले. आय.टी. क्षेत्रातील जोखीम व्यवस्थापनात त्यांच्या बहुमूल्य मार्गदर्शना नुसार कार्यवाही करण्यात मदत झाली. रिझर्व्ह बँकेच्या आदेशा नुसार सायबर सिक्युरिटी व इन्फोरमेशन टेक्नॉलॉजी सिस्टम ऑडिटचे सुधारित धोरण बँकेने तयार केले आहे.

### १७) वैधानिक लेखापरीक्षण :

बँकेच्या सन २०२१-२२ या आर्थिक वर्षाचे वैधानिक लेखा परिक्षण मेसर्स. जे. काला अँड असोसिएट्स, चार्टर्ड अकॉंटन्ट्स यांनी पूर्ण केले असून बँकेला 'ब' लेखापरीक्षण वर्ग देण्यात आला आहे.

### १८) समवर्ती (कंकरंट) लेखापरीक्षण :

बँकेच्या सतरा शाखा व मुख्यालयाचे समवर्ती लेखापरीक्षण खालील सनदी लेखापालांनी केले.

- १) मॅ.निमेश मेहता अँड असोसिएट्स २) मॅ. तेजस नाडकर्णी अँड असोसिएट ३) मॅ. बनवत अँड कं.,
- ४) मॅ.माधखोलकर भावे चितळे, एल.एल.पी., ५) मॅ.दुगार अँड असोसिएट ., ६) मॅ. यु.जी.देवी अँड कं.

समवर्ती लेखापरीक्षक यांच्या बरोबर वेळोवेळी बैठकांचे आयोजन करण्यात येऊन आर्थिक पत्रके अधिक पारदर्शक होण्यावर भर देण्यात आला आहे. सुधारित ऑडीट सॉफ्टवेअर खरेदी करण्यात आले असून ऑडीट दर्जा वाढविण्यास मदत होईल.

### भावपूर्ण श्रद्धांजली :

अहवाल वर्षात ज्या सभासद ज्ञात-अज्ञात ग्राहक, हितचिंतक आणि विविध क्षेत्रातील मान्यवर, देशाचे रक्षण करताना शहीद झालेले वीर जवान ज्यांचे निधन झाले, अशा सर्वांना संचालक मंडळ आदरांजली अर्पण करीत आहे व त्यांच्या कुटुंबियांच्या दुःखात सहभागी आहे.

### आभार :

आपल्या बँकेला अत्यंत प्रतिकूल परिस्थितीतून जिद्दीने बाहेर काढून सुसुस्थापित करण्याचे डॉ. अजितसिंह पाटील यांचे योगदान फार मोलाचे आहे. संस्कारी, चाणाक्ष, सतत बँकेकडे लक्ष , बँकेने लक्ष्य गाठण्यासाठी सर्वतोपरी प्रयत्न आणि कठोरनिष्ठ या संपदेचा संगम म्हणजे डॉक्टर साहेब हे मूर्तिमंत उदाहरण आहे. त्यांचे कुशल नेतृत्व बँकेस उच्च स्थानी नेईल अशी मला खात्री आहे.

बँकेचे आस्तित्व हे संतुष्ट ग्राहकांवर निर्धारित असते. त्यांच्या सहकाराने बँकेची यशस्वी वाटचाल चालू आहे. त्यांच्या या सहयोगाबद्दल मी त्यांचा आभारी आहे. संचालक मंडळाच्या व माझ्या वतीने अहवाल सालात खालील व्यक्तीं / संस्थांनी वेळोवेळी दिलेल्या सहकार्य व मार्गदर्शनाबद्दल त्यांचे आभार मानतो.

१. भारतीय रिझर्व्ह बँक, डिपार्टमेंट ऑफ को. ऑपरेटिव्ह सुपरव्हीजन, मध्यवर्ती तसेच क्षेत्रीय कार्यालय, मुंबई
२. मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे
३. मा. विभागीय सहनिबंधक, सहकारी संस्था, मुंबई विभाग, मुंबई
४. मा. जिल्हा उपनिबंधक सहकारी संस्था (१), मुंबई शहर
५. मा. जिल्हा सहनिबंधक सहकारी संस्था , मुंबई
६. महाराष्ट्र राज्य सहकारी बँक
७. बृहमुंबई नागरी सहकारी बँक अॅसोसिएशन यांचे पदाधिकारी व सेवक वर्ग
८. महाराष्ट्र राज्य नागरी सहकारी बँक्स फेडरेशन, मुंबई यांचे पदाधिकारी व सेवक वर्ग

१. एच.डी.एफ.सी. बँक लि. मुंबई.
  १०. येस बँक लि., मुंबई
  ११. अक्सिस बँक, मुंबई
  १२. आय.डी.बी.आय. बँक लि.
  १३. देना बँक ( आता बँक ऑफ बरोडा ), मुंबई.
  १४. कोटक महिंद्रा बँक, मुंबई
  १५. कोटक लाईफ इन्शुरन्स कं. लि.
  १६. बजाज अलायन्स इन्शुरन्स कं. लि.
  १७. में.निमेश मेहता अँड असोसिएट्स , में. बनवत अँड कं., में.माधखोलकर भावे चितळे, एल.एल.पी., में. तेजस नाडकर्णी अँड असोसिएट, में. यु.जी.देवी अँड कं., में. दुगार अँड असोसिएट्स
  १८. मे. सारस्वत इन्फोटेक लि.
  १९. वैधानिक लेखापरीक्षक मेसर्स. जे. काला अँड असोसिएट्स, चार्टर्ड अकाउंटन्ट्स
  २०. आय.टी. सिस्टिम ऑडिटर, में. नाईक मेहता अँड कंपनीच्या सीए. अल्पा मेहता
- या व्यतिरिक्त ज्या व्यक्तींचे व संस्थांचे आम्हास वेळोवेळी प्रत्यक्षपणे व अप्रत्यक्षपणे सक्रिय सहकार्य व मार्गदर्शन लाभले, त्यांचेही आभार मानतो. संचालक मंडळातील माझे सर्व सहकारी, बँकेच्या सेवेत कार्यरत असणारे अधिकारी व कर्मचारी वृंद यांच्या बँकेच्या वाटचालीतील महत्त्वपूर्ण योगदानाबद्दल, मनःपूर्वक आभार व्यक्त करतो.

ठिकाण : मुंबई

दि. ०६-०९-२०२२

आपला  
संचालक मंडळा करिता  
सीए. प्रकाश पागे  
अध्यक्ष



## ❖ परिशिष्ट- अ ❖

बँकेचे नाव : वि नॅशनल को. ऑपरेटिव्ह बँक लिमिटेड, मुंबई

नोंदणीकृत कार्यालय: २१४, रहेजा सेंटर, फ्री प्रेस जर्नल मार्ग, नरिमन पॉईंट, मुंबई-४०० ०२१

रजिस्टर क्र. व तारीख : १२००१ दि. २१-०५-१९४७

आर बी आय लायसन्स व तारीख : UBDMH.1077P दि. १९-०७-१९९४

( रु. लाखात )

कार्य क्षेत्र :- मुंबई शहर व उपनगर, जिल्हे ठाणे, रायगड, औरंगाबाद व अहमदनगर			
क्र.	तपशील	विषय	३१.३.२०२२ अखेर
१	एकूण शाखा		१७ + २
२	सभासदत्व	सर्व साधारण	२२,१९७
		नाममात्र	९४८१
३	लेखापरीक्षण वर्ग		' ब '
४	एकूण कर्मचारी	अधिकारी	६९
		कारकुन	३५
		इतर	०७
		एकूण	१११
५	प्रती कर्मचारी व्यवसाय		रु. ६४७.१८
६	वसूल भागभांडवल		रु. ५७८.८७
७	एकूण राखीव व इतर निधि		रु. ६१२०.११
८	खेळते भांडवल		रु. ५९७५७.५५
९	ठेवी	बचत	रु. १३२६५.४१
		चालू	रु. ३०१०.७८
		मुदत बंद	रु. ३६२१५.५८
		एकूण	रु. ५२४९१.७६
१०	कर्जे	तारणी कर्ज	रु. १९१८१.३४
		विना तारण कर्ज	रु. १६३.९१
		एकूण	रु. १९३४५.२५
		प्राधान्य क्षेत्राचे एकूण कर्जांशी प्रमाण	५०.०० %
		आर्थिक कमकुवत क्षेत्राचे एकूण कर्जांशी प्रमाण	९.२४ %
११	बाह्य कर्जे	ट्रेप्स- रेपो अकाउंट	शून्य रु.
१२	गुंतवणूक		रु. ३२९५३.८०
१३	थकीत कर्जांचे एकूण कर्जांशी प्रमाण		१७.८२ %
१४	केवळ एन पी ए		०८.७९ %
१५	लाभांश		-

## Balance Sheet as on 31st March, 2022

(Amount in Rs.)

Capital and Liabilities	Schedule	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
Capital	1	5,78,87,000.00	5,82,52,150.00
Reserves and Surplus	2	38,16,76,699.76	33,64,95,194.14
Deposits	3	5,24,91,76,460.02	5,06,21,70,080.24
Borrowings	4	0.00	33,98,42,648.20
Other liabilities and provisions	5	60,62,77,577.83	67,04,10,874.93
Total		6,29,50,17,737.61	6,46,71,70,947.51
Assets			
Cash and balances with Reserve Bank of India	6	22,71,46,639.01	17,58,26,953.20
Balance with banks and money at call and short notice	7	1,14,09,05,624.20	95,83,68,590.51
Investments	8	2,38,89,33,342.00	2,44,76,49,005.00
Advances	9	1,93,45,25,692.65	2,17,03,85,646.22
Fixed Assets	10	15,42,49,785.95	15,41,66,530.65
Other Assets	11	44,92,56,653.80	56,07,74,221.93
Total		6,29,50,17,737.61	6,46,71,70,947.51
Contingent liabilities	12	5,52,79,461.28	4,22,41,373.17
Bills for collection		0.00	0.00

As Per Our Report of Even Date Attached  
For J Kala & Associates  
Chartered Accountants  
FRN: 118769W

For The National Co-operative Bank Limited  
for and on behalf of Board of Directors

(CA Mohanlal Jain )  
Partner  
Membership No:070341  
Place: Mumbai  
Date : 26th July 2022

(Smt. V.K.Patel )  
Chief Executive Officer

(CA P.V. Page)  
Chairman

(ADV.J.K.Desai)  
Vice-Chairman

(ADV.K.S.Desai)  
Director

(CA L.W. Kale)  
Director

(CS S.T. Kharmate)  
Director

## Profit and Loss Account for the year ended on 31st March 2022

(Amount in Rs.)

	Income & Expenses	Schedule	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
I.	Income	13	44,78,16,068.04	52,12,84,220.36
	Interest earned			
	Other income	14	9,65,65,249.77	14,94,68,274.86
	Total		54,43,81,317.81	67,07,52,495.22
II.	Expenditure			
	Interest expended	15	32,31,77,367.65	35,34,42,047.02
	Operating expenses	16	13,48,76,341.54	24,90,94,978.28
	Provisions and contingencies	17	6,89,65,452.58	5,88,29,486.03
	Total		52,70,19,161.77	66,13,66,511.33
III.	Profit/Loss			
	Net profit/loss(-) for the year		1,73,62,156.04	93,85,983.89
	Profit/loss(-) brought forward		0.00	0.00
	Total		1,73,62,156.04	93,85,983.89
IV.	Appropriations			
	Transfer to statutory reserves		0.00	23,50,000.00
	Transfer to other reserves		0.00	2,39,40,000.00
	Transfer to Government/ proposed dividend		0.00	0.00
	Balance carried over to balance sheet		0.00	516.25

As Per Our Report of Even Date Attached  
For J Kala & Associates  
Chartered Accountants  
FRN: 118769W

For The National Co-operative Bank Limited  
for and on behalf of Board of Directors

(CA Mohanlal Jain )  
Partner  
Membership No:070341  
Place: Mumbai  
Date : 26th July 2022

(Smt. V.K.Patel )  
Chief Executive Officer

(CA P.V. Page)  
Chairman

(ADV.J.K.Desai)  
Vice-Chairman

(ADV.K.S.Desai)  
Director

(CA L.W. Kale)  
Director

(CS S.T. Kharmate)  
Director



## Schedule 1 – Capital

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
i)	<b>Authorised Capital :</b>		
	Authorised Capital (10000000 shares of Rs.10 each)	10,00,00,000.00	10,00,00,000.00
	<u>Issued Capital/ Subscribed Capital/ Called-up Capital</u> (5788700.00 shares of Rs. 10 each)	5,78,87,000.00	5,82,52,150.00
	Opening: (5825215.00 shares of Rs.10 each)	5,82,52,150.00	5,85,14,860.00
	Addition: (187339.00 shares of Rs.10 each)	18,73,390.00	17,55,860.00
	Deletion: (223854.00 shares of Rs.10 each)	22,38,540.00	20,18,570.00
	Less: Calls unpaid	0.00	0.00
	<b>Total Share Capital:</b>	<b>5,78,87,000.00</b>	<b>5,82,52,150.00</b>

## Schedule 2 – Reserves and Surplus

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
I.	<b>Statutory Reserves</b>		
	Opening Balance	12,57,79,390.92	12,01,35,490.92
	Additions during the year	23,58,420.00	56,43,900.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>12,81,37,810.92</b>	<b>12,57,79,390.92</b>
II.	<b>Capital Reserves</b>		
	Revaluation Reserve on immovable property*		
	Opening Balance	13,01,51,224.38	13,01,51,224.38
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>13,01,51,224.38</b>	<b>13,01,51,224.38</b>
III.	<b>Share Premium</b>		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
IV.	<b>Revenue and Other Reserves</b>	<b>10,60,24,992.17</b>	<b>5,42,74,062.59</b>
	<b>Building Fund</b>		
	Opening Balance	2,17,60,470.60	2,17,60,470.60
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>2,17,60,470.60</b>	<b>2,17,60,470.60</b>
	<b>Dividend Equalisation Fund</b>		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
	<b>Investment Depreciation Reserve</b>		
	Opening Balance	32,80,000.00	10,90,000.00
	Additions during the year	2,67,51,916.59	21,90,000.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>3,00,31,916.59</b>	<b>32,80,000.00</b>

<b>Investment Fluctuation Reserve</b>		
Opening Balance	1,01,38,400.00	1,01,38,400.00
Additions during the year	2,39,40,000.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>3,40,78,400.00</b>	<b>1,01,38,400.00</b>
<b>Millenium Fund</b>		
Opening Balance	15,00,000.00	15,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>15,00,000.00</b>	<b>15,00,000.00</b>
<b>Welfare Fund</b>		
Opening Balance	18,066.00	18,066.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>18,066.00</b>	<b>18,066.00</b>
<b>General Reserve</b>		
Opening Balance	94,48,000.00	94,48,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>94,48,000.00</b>	<b>94,48,000.00</b>
<b>K.R.Hegde.Mem. Fund</b>		
Opening Balance	39,17,534.00	36,44,258.00
Additions during the year	2,87,477.00	2,73,276.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>42,05,011.00</b>	<b>39,17,534.00</b>
<b>Special Reserve U/s.36(1)(viii)of Income Tax Act</b>		
Opening Balance	39,46,591.99	26,84,092.68
Additions during the year	7,71,535.99	12,62,499.31
Deductions during the year	0.00	0.00
<b>Total</b>	<b>47,18,127.98</b>	<b>39,46,591.99</b>
<b>Krutadnyata Nidhi</b>		
Opening Balance	2,15,000.00	2,15,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>2,15,000.00</b>	<b>2,15,000.00</b>
<b>Education Fund</b>		
Opening Balance	50,000.00	50,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>50,000.00</b>	<b>50,000.00</b>
<b>V. Balance in Profit and Loss Account</b>		
Balance as per last balance sheet	2,62,90,516.25	2,25,39,112.36
Appropriation		
Statutory Reserve	23,50,000.00	56,34,580.00
Investment Fluctuation reserve	2,39,40,000.00	0.00
Balance carry Forward	516.25	1,69,04,532.36
Net Profit as pl Account	1,73,62,156.04	93,85,983.89
<b>Total</b>	<b>1,73,62,672.29</b>	<b>2,62,90,516.25</b>
<b>Total (I, II, III, IV and V)</b>	<b>38,16,76,699.76</b>	<b>33,64,95,194.14</b>
<b>Total Reserve Fund and Other Reserve:</b>	<b>38,16,76,699.76</b>	<b>33,64,95,194.14</b>

## Schedule 3 – Deposits

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>A.I. Demand deposits</b>		30,10,77,850.80	29,84,56,924.72
	(i) From banks	0.00	0.00
	(ii) From others	30,10,77,850.80	29,84,56,924.72
<b>II. Savings Bank Deposits</b>		1,32,65,40,836.70	1,35,57,01,352.07
<b>III. Term Deposits</b>		3,62,15,57,772.52	3,40,80,11,803.45
	(i) From banks	0.00	0.00
	(ii) From others	3,62,15,57,772.52	3,40,80,11,803.45
	<b>Total (I, II and III)</b>		
	<b>Total of Deposits</b>	<b>5,24,91,76,460.02</b>	<b>5,06,21,70,080.24</b>

## Schedule 4 – Deposits

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I. Borrowings in India</b>			
	(a) Reserve Bank of India	0.00	0.00
	(b) Other banks	0.00	0.00
	<b>(c) With (TREPS)</b>	<b>0.00</b>	<b>33,98,42,648.20</b>
<b>II. Borrowings outside India</b>		<b>0.00</b>	<b>0.00</b>
	<b>Total (I and II)</b>	<b>0.00</b>	<b>33,98,42,648.20</b>
	<b>Secured borrowings included in I and II above -Rs.339842648.20</b>		

## Schedule 5 – Other Liabilities and Provisions

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I. Bills payable</b>			
	Pay order	31,48,370.48	29,10,618.16
	Pay order from BRS	11,86,742.76	12,51,823.89
	Pay Order A/C	0.00	5,754.00
	<b>Total</b>	<b>43,35,113.24</b>	<b>41,68,196.05</b>
<b>II. Inter-office adjustment (net)</b>		<b>8,24,151.89</b>	<b>3,61,947.02</b>
<b>III. Interest accrued</b>			
	Interest Payable Account	38,29,906.28	33,45,787.55
	Overdue Interest Reserve	0.00	-1,39,11,192.40
	Over due Interest Receivable	10,98,33,111.06	8,34,94,328.11
	Interest Reserve A/C (Investment)	97,47,827.37	70,28,212.79
	<b>Total</b>	<b>12,34,10,844.71</b>	<b>7,99,57,136.05</b>
<b>IV. Others (including provisions)</b>			
	1 Sundry Creditors	2,75,39,735.81	3,05,01,360.34
	2 Tax Deduction at Source	1,46,000.00	1,46,000.00
	3 Security Deposit	2,41,337.93	71,999.93
	4 LIC Salary Saving Scheme A/C	20,496.00	22,834.00



5	Earnest Deposit Money	29,900.00	1,13,400.00
6	Central ( GST ) Received A/c	7,898.15	0.00
7	State ( GST ) Received A/c	7,898.15	1,97,738.00
8	GST Recd. on (IMPS / NESF / RUPAY)	59,509.82	0.00
9	Margin Under Bills Discounting Under Inland L	9,264.00	39,754.00
10	Advance Rent	53,450.00	56,900.00
11	Employee Provident Fund A/C	2,54,558.00	2,34,600.00
12	IMPS/UPI/RUPAY Payable Account	14,93,579.87	5,84,645.16
	<b>Total</b>	<b>2,98,63,627.73</b>	<b>3,19,69,231.43</b>
	<b>Securities deliverable TREPS</b>	<b>18,99,17,340.08</b>	<b>0.00</b>
	<b>securities Receivable TREPS</b>	<b>0.00</b>	<b>33,98,42,648.20</b>
	<b>Bad and Doubtful Debt Reserve</b>		
	Opening Balance	17,02,22,183.18	25,01,32,745.16
	Additions during the year	2,12,52,000	3,96,55,430.72
	Deductions during the year	0.00	11,95,65,992.70
	<b>Total</b>	<b>19,14,74,183.18</b>	<b>17,02,22,183.18</b>
	<b>Other Reserves against Impaired Asset</b>		
	<b>GENERAL PROVISION</b>		
	Opening Balance	8,01,000.00	8,01,000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>8,01,000.00</b>	<b>8,01,000.00</b>
	<b>Provision Against Standard Assets</b>		
	Opening Balance	1,04,00,000.00	1,04,00,000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>1,04,00,000.00</b>	<b>1,04,00,000.00</b>
	<b>Rent Equilization Fund</b>		
	Opening Balance	21,718.00	21,718.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>21,718.00</b>	<b>21,718.00</b>
	<b>Reserve for Investment (PMC Bank)</b>		
	Opening Balance	3,00,00,000.00	15000000.00
	Additions during the year	1,50,00,000.00	15000000.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>4,50,00,000.00</b>	<b>3,00,00,000.00</b>
	<b>Interest Reserve on Interstate capitalised in Current Account and FD With PMC</b>		
	Opening Balance	26,66,815.00	0.00
	Additions during the year	75,62,784.00	26,66,815.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>1,02,29,599.00</b>	<b>26,66,815.00</b>
	<b>Total Other Liabilities (I+II+III+IV)</b>	<b>60,62,77,577.83</b>	<b>67,04,10,874.93</b>

## Schedule 6 – Cash and Balances with Reserve Bank of India

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
I.	Cash in hand	1,58,67,172.00	1,69,68,299.00
II.	Balances with Reserve Bank of India		
	(a) in Current Account	21,12,79,467.01	15,88,58,654.20
	<b>Total (I and II)</b>	<b>22,71,46,639.01</b>	<b>17,58,26,953.20</b>

## Schedule 7 – Balances with Banks and Money at Call and Short Notice

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
I.	<b>In India</b>		
	<b>(i) Balances with banks</b>	95,09,88,284.12	95,83,68,590.51
	(a) in Current Accounts	4,45,40,968.12	8,76,38,195.51
	(b) in Other Deposit Accounts	90,64,47,316.00	87,07,30,395.00
	<b>(ii) Money at call and short notice</b>	0.00	0.00
	(c) with TREPS	18,99,17,340.08	0.00
	<b>Total (i and ii)</b>	<b>1,14,09,05,624.20</b>	<b>95,83,68,590.51</b>

## Schedule 8 – Investments

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
I.	<b>Investments in India in</b>		
	(i) Government Securities	2,33,38,76,340.00	2,39,25,92,003.00
	(ii) Other approved securities	0.00	0.00
	(iii) Shares	57,002.00	57,002.00
	(iv) Debentures and Bonds	50,00,000.00	50,00,000.00
	(v) Subsidiaries and/or joint ventures	0.00	0.00
	(vi) Others (Mutual Fund )	5,00,00,000.00	5,00,00,000.00
	<b>Total Investments</b>	<b>2,38,89,33,342.00</b>	<b>2,44,76,49,005.00</b>

## Schedule 9 – Advances

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
A.	(i) Bills purchased and discounted	1,09,95,641.00	4,68,91,817.00
	(ii) Cash credits, overdrafts and loans repayable on demand	1,02,81,35,126.99	1,07,88,47,483.94
	(iii) Term loans	89,53,94,924.66	1,04,46,46,345.28
	<b>Total</b>	<b>1,93,45,25,692.65</b>	<b>2,17,03,85,646.22</b>
B.	(i) Secured by tangible assets	1,91,81,34,631.19	2,14,82,55,349.82
	(ii) Covered by Bank/Government Guarantees	0.00	0.00
	(iii) Unsecured	1,63,91,061.46	2,21,30,296.40
	<b>Total</b>	<b>1,93,45,25,692.65</b>	<b>2,17,03,85,646.22</b>

<b>C.I. Advances in India</b>		
(i) Priority Sectors	96,68,69,705.85	1,05,56,92,338.59
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	96,76,55,986.80	1,11,46,93,307.63
<b>Total</b>	<b>1,93,45,25,692.65</b>	<b>2,17,03,85,646.22</b>
<b>Total Loans and Advances</b>	<b>1,93,45,25,692.65</b>	<b>2,17,03,85,646.22</b>

## Schedule 10 – Fixed Assets

(Amount in Rs.)

	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I. Premises</b>	13,43,23,793.90	13,43,23,793.90
At cost as on 31st March of the preceding year	13,43,23,793.90	13,43,23,793.90
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	0.00	0.00
<b>II. Other Fixed Assets (including furniture and fixtures)</b>	1,99,25,992.05	1,98,42,736.75
At cost as on 31st March of the preceding year	1,98,42,736.75	2,06,31,503.15
Additions during the year	37,73,532.18	31,51,848.65
Deductions during the year	0.00	0.00
Depreciation to date	36,90,276.88	39,40,615.06
<b>Total Fixed Assets (I and II)</b>	<b>15,42,49,785.95</b>	<b>15,41,66,530.65</b>

## Schedule 11 – Other Assets

(Amount in Rs.)

	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I. Inter-office adjustments (net)</b>	<b>0.00</b>	<b>0.00</b>
<b>II. Interest accrued</b>		
Int. Receivable on Securities	6,06,47,743.02	6,01,80,097.06
<b>Overdue Interest Reserve</b>		
Int. Rec on NPA & PA Loan	10,98,33,111.06	6,87,05,294.16
Interest Receivable on Investment	97,47,827.37	70,28,212.79
<b>Total</b>	<b>18,02,28,681.45</b>	<b>13,59,13,604.01</b>
<b>III. Tax paid in advance/tax deducted at source (Net)</b>	<b>1,40,21,621.00</b>	<b>1,71,86,593.00</b>
<b>Total</b>	<b>1,40,21,621.00</b>	<b>1,71,86,593.00</b>
<b>IV. Stationery and stamps</b>	<b>11,23,127.46</b>	<b>11,85,716.86</b>
<b>V. Non-banking assets acquired in satisfaction of claims</b>	<b>2,83,52,000.00</b>	<b>1,46,00,000.00</b>
<b>VI. Others *</b>		
<b>Other Assets</b>		
Deposit For B.E.S.T	1,07,820.00	1,07,820.00
Deposit with Telephone	93,000.00	93,000.00
Sundry Assets A/C	5,90,898.00	5,90,898.00
Deposit for CIDCO/MSED	29,150.00	29,150.00
Prepaid Expense	7,17,867.00	17,86,714.00



Deposit for br. MTNL	3,000.00	3,000.00
DEPOSITS for Premises A/C	52,71,519.00	77,86,604.00
Other Deposits A/C	3,37,236.00	3,37,236.00
Sundry Debtors	83,229.00	34,619.46
Professional tax A/C	4000.00	6,400.00
Staff Mobile Bills	17,638.90	24,694.90
Cash Margin Deposit with CCIL	29,50,000.00	29,50,000.00
Central ( GST ) Paid A/c	26,41,210.17	27,13,740.99
State ( GST ) Paid A/c	8,63,723.75	6,93,351.47
Integrated ( GST ) Paid A/c	7,465.16	17,298.06
Central (GST) Paid A/c - RCM	2,08,479.00	1,93,255.00
State (GST) Paid A/c - RCM	2,08,479.00	1,93,255.00
GST Paid on (IMPS / NESF / RUPAY)	19,927.16	-26.20
EX-Gratia Loan Int. Reversal Account	0.00	10,57,629.01
FASTAG Account	9,000.00	13,000.00
TDS on GST (Saraswat Bank)	18,057.28	0.00
DEFERRED Tax A/C	1,72,27,173.39	2,94,96,486.17
Deposit With Fort K.R.Hegde Fund	42,05,011.00	39,17,534.00
<b>Total</b>	<b>3,56,13,883.81</b>	<b>5,20,45,659.86</b>
<b>Securities purchased TREPS - RVRP</b>	<b>18,99,17,340.08</b>	<b>0.00</b>
<b>securities sold under TREPS</b>	<b>0.00</b>	<b>33,98,42,648.20</b>
<b>Total Other Assets</b>	<b>44,92,56,653.80</b>	<b>56,07,74,221.93</b>

## Schedule 12 – Contingent Liabilities

(Amount in Rs.)

	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I.</b> Claims against the bank not acknowledged as debts	0.00	0.00
<b>II.</b> Liability for partly paid investments	0.00	0.00
<b>III.</b> Liability on account of outstanding forward exchange contracts	0.00	0.00
<b>IV.</b> Guarantees given on behalf of constituents	42,15,148.00	44,51,148.00
(a) In India	0.00	0.00
(b) Outside India	0.00	0.00
<b>V.</b> Acceptances, endorsements and other obligations	0.00	0.00
<b>VI.</b> Other items for which the bank is contingently liable	0.00	0.00
Unclaimed Deposits Payable (CUSTOMER)	4,36,64,302.28	3,03,90,214.17
other items contingently liable	74,00,011.00	74,00,011.00
<b>Total</b>	<b>5,52,79,461.28</b>	<b>4,22,41,373.17</b>

## Schedule 13 – Interest Earned

(Amount in Rs.)

	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I. Interest/discount on advances/bills</b>		
Interest on Loans & Advances	21,07,49,544.78	27,68,99,973.72
Discount on Bills Under Inland L.C	4,22,107.00	9,02,810.00
<b>Total</b>	<b>21,11,71,651.78</b>	<b>27,78,02,783.72</b>

<b>II.</b>	<b>Income on investments</b>	<b>23,66,44,416.26</b>	<b>24,34,81,436.64</b>
	Interest on Securities	17,91,91,777.58	16,88,61,097.87
	TREPS Reverse Repo Interest Income	1,27,604.25	84,110.54
	Earnings on Mutual Funds	1,08,25,464.00	1,81,52,156.44
	Interest Received on Fixed Deposit	4,64,99,570.43	5,63,84,071.79
<b>III.</b>	<b>Interest on balances with Reserve Bank of India and other inter-bank funds</b>	<b>0.00</b>	<b>0.00</b>
<b>IV.</b>	<b>Others</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total</b>	<b>44,78,16,068.04</b>	<b>52,12,84,220.36</b>

## Schedule 14 – Other Income

(Amount in Rs.)

		<b>As on 31-3-2022 (Current year)</b>	<b>As on 31-3-2021 (Previous year)</b>
<b>I.</b>	Commission, exchange and brokerage	41,03,171.69	30,21,779.35
<b>II.</b>	Profit on sale of investments	1,44,33,567.00	28,10,000.00
	Less: Loss on sale of investments	0.00	0.00
<b>III.</b>	Profit on revaluation of investments	0.00	0.00
	Less: Loss on revaluation of investments	0.00	0.00
<b>IV.</b>	Profit on sale of land, buildings and other assets	0.00	0.00
	Less: Loss on sale of land, buildings and other assets	0.00	0.00
<b>V.</b>	Profit on exchange transactions	0.00	0.00
	Less: Loss on exchange transactions	0.00	0.00
<b>VI.</b>	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
<b>VII.</b>	Miscellaneous Income	1,32,80,748.08	1,21,24,969.17
<b>VIII.</b>	Transfer from BDDR	0.00	11,95,14,881.97
	Provision for std asst for earlier year no longer required	0.00	51,00,000.00
	Recovery in Write off A/C'S	6,47,47,763.00	68,96,644.37
	<b>Total</b>	<b>9,65,65,249.77</b>	<b>14,94,68,274.86</b>

## Schedule 15 – Interest Expended

(Amount in Rs.)

		<b>As on 31-3-2022 (Current year)</b>	<b>As on 31-3-2021 (Previous year)</b>
<b>I.</b>	Interest on deposits	30,83,05,269.55	33,22,44,165.38
<b>II.</b>	Interest on Reserve Bank of India/ Inter-bank borrowings	1,48,72,098.10	2,11,97,881.64
<b>III.</b>	Others	0.00	0.00
	<b>Total</b>	<b>32,31,77,367.65</b>	<b>35,34,42,047.02</b>

## Schedule 16 – Operating Expenses

(Amount in Rs.)

		As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I.</b>	<b>Payments to and provisions for employees</b>	<b>6,26,94,939.00</b>	<b>6,50,81,982.25</b>
	Salary & Allowances	0.00	0.00
	Salary AC	5,97,29,672.00	6,20,35,741.00
	STAFF Training Expenses	72,025.00	17,440.00
	Bank's Contribution to P.F.	28,93,242.00	29,72,928.00
	Uniform A/C	0.00	55,873.25
<b>II.</b>	<b>Rent, taxes and lighting</b>	<b>2,02,21,346.57</b>	<b>2,30,86,293.46</b>
	Electricity Charges	23,97,812.96	26,05,201.42
	Rent, Taxes, Insu. & Light	5,41,000.00	5,40,000.00
	Deposit Insurance	66,67,153.11	63,77,119.72
	Property Tax paid	12,57,025.00	12,90,851.00
	Rent Paid	93,58,355.50	1,22,73,121.32
<b>III.</b>	<b>Printing and stationery</b>	<b>9,91,886.48</b>	<b>9,35,839.66</b>
<b>IV.</b>	<b>Advertisement and publicity</b>	<b>2,09,055.70</b>	<b>99,676.00</b>
<b>V.</b>	<b>Depreciation on bank's property</b>	<b>36,90,276.88</b>	<b>39,40,615.06</b>
	Depreciation on Furniture & Fixture	16,39,317.93	16,34,005.72
	Depreciation on Computers	16,15,730.68	18,33,902.03
	Depreciation on Office equipment	4,35,228.27	4,72,707.31
<b>VI.</b>	<b>Director's fees, allowances and expenses</b>	<b>3,25,689.00</b>	<b>4,49,571.16</b>
<b>VII.</b>	<b>Auditors' fees and expenses (including branch auditors)</b>	<b>33,36,985.00</b>	<b>31,25,187.00</b>
<b>VIII.</b>	<b>Law charges</b>	<b>24,62,271.22</b>	<b>4,94,614.38</b>
<b>IX.</b>	<b>Postages, Telegrams, Telephones, etc.</b>	<b>16,09,536.66</b>	<b>12,69,565.89</b>
	Postage & Courier	6,83,845.70	0.00
	Telephone & Internet Expenses	9,25,690.96	12,69,565.89
<b>X.</b>	<b>Repairs and maintenance</b>	<b>1,44,39,521.50</b>	<b>96,76,583.01</b>
	Repairs & Renovations	37,90,987.82	8,13,619.27
	AMC & Maintenance	1,06,48,533.68	88,62,963.74
<b>XI.</b>	<b>Insurance</b>	<b>2,54,961.50</b>	<b>2,31,554.00</b>
	Insurance on NPA A/C'S	1,50,487.00	1,06,237.00
	Insurance	1,04,474.50	1,25,317.00
<b>XII.</b>	<b>Other expenditure</b>	<b>2,46,39,872.03</b>	<b>2,11,88,614.44</b>
	Professional Charges	6,39,442.50	11,39,813.00
	Conveyance Expenses(UNDER BM POWER)	9,75,197.78	8,51,098.55
	Entertainment Exps (UNDER BM POWER)	1,97,527.00	1,25,015.00
	Miscellaneous Expenses	12,06,015.31	19,60,059.98



Subscription & Donation	67,510.00	42,510.00
Staff Welfare Fund	16,37,535.35	1,26,621.00
Bank charges Account	6,75,429.84	6,56,949.29
Administration Charges	1,90,692.00	2,25,125.00
RUPAY Issuer Charges Paid	9,01,127.54	7,74,423.29
Remitter Approved Fees Paid (IMPS)	1,07,470.17	73,588.81
Water Charges	2,43,328.51	72,301.78
Maharashtra Labour Welfare Fund	6,372.00	6,948.00
Remitter NPCI Switching Fees (IMPS)	38,828.78	23,998.89
Charges Paid (POS)	48,448.13	44,524.56
Society Maintenance Charges	98,278.00	37,052.00
Xerox Expenses (UNDER BM POWER)	1,13,942.67	38,560.00
House-Keeping Expenses	7,67,122.50	8,25,739.37
Security Guard Expenses	18,900.00	23,30,364.20
Xerox Expenses (UNDER CEO POWER)	11,042.02	2,486.45
Conveyance Expenses (UNDER CEO POWER)	2,89,079.00	15,31,023.00
Entertainment Expenses (UNDER CEO POWER)	1,43,320.76	14,498.00
Special Ocaasion Expenses (UNDER CEO POWER)	0.00	325.00
Special Ocaasion Expenses (UNDER BM POWER)	3,883.00	1,353.00
Travelling Expenses	-84.52	0.00
Other Expenses	240	0.00
Technology Charges	11,46,000.00	0.00
Remitter Approved FEES (UPI)	10,920.89	0.00
Remitter NPCI Switching Fees (UPI)	4,505.02	0.00
Conetary Penalty Account	2,00,000.00	0.00
Annual General Meeting Expenses	2,95,505.00	1,13,776.40
Investment Amortization	23,32,980.00	23,32,982.00
<b>DEFERRED TAX EXPENSES</b>	<b>1,22,69,312.78</b>	<b>78,37,477.87</b>
<b>BAD DEBT WRITTEN OF A/C</b>	<b>0.00</b>	<b>11,95,14,881.97</b>
<b>Total</b>	<b>13,48,76,341.54</b>	<b>24,90,94,978.28</b>

## Schedule 17 – Provision and Contingencies

(Amount in Rs.)

	As on 31-3-2022 (Current year)	As on 31-3-2021 (Previous year)
<b>I. Provisions:</b>	<b>6,89,65,452.58</b>	<b>5,88,29,486.03</b>
Provision for Income Tax	51,90,000.00	7,21,556.00
Prov. for Invest. Depreciation Rese	2,67,51,916.59	21,90,000.00
Prov. For BAD & Doubtful Debts Rese	2,12,52,000.00	3,96,55,430.72
Special Reserve U/s36(1)(VIII) OF I	7,71,535.99	12,62,499.31
Provision for Investment (PMC Bank)	1,50,00,000.00	1,50,00,000.00
<b>Total</b>	<b>6,89,65,452.58</b>	<b>5,88,29,486.03</b>

**• STATUTORY AUDITOR'S REPORT •****FOR THE YEAR ENDED 31st MARCH 2022**

As required under section 31 of the banking regulation Act, 1949 and rule 69 of MCS 1961  
(as applicable to Co-Operative Societies)

**INDEPENDENT BANK AUDITOR'S REPORT****To, The Members, The National Co-Op. Bank Ltd. Mumbai -400021****Report on Financial Statements**

1. We have audited the accompanying Financial Statements of **"THE NATIONAL CO-OPERATIVE BANK LIMITED**, Mumbai which comprise the Balance Sheet as at 31st March 2022 and Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 11 Branches audited by us and the returns of all other branches audited by the concurrent/internal auditors of the respective branches are incorporated in these financial statements. Key operations of the Bank are automated. With the key applications largely integrated to the core banking systems it does not require its branches to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office based on the necessary records and data required for the purposes of the audit being made available to us.

**Management's Responsibility for the Financial Statements:**

2. Management is responsible for the preparation of these Financial Statements that give true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) the guidelines issued by the Reserve Bank of India, the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

**Auditors' Responsibility:**

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.



5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.

**Opinion**

6. In our opinion and to the best of our information and according to the explanation given to us, subject to our observations in Audit Memorandum, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.
- (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2022;
- (b) in the case of Profit and Loss Account, of the profit for the year ended on that date; and
- (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

**Report on Other Legal and Regulatory Requirements**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.
8. We report that:
- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices; subject to our comments given in Audit Memorandum;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks subject to disclosure in notes to accounts;
9. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately or as per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69 (6) of Maharashtra Co-operative Societies Rules 1961.
10. We further report that for the financial year 2021-22 under audit, the Bank has been awarded "B" classification.

**M/s J. Kala & Associates**

Chartered Accountants  
(Firm Reg. No.118769W)

**(Mohanlal Jain)**  
**Partner**

M. No.070341

**UDIN : 22070341ANQPYT6694**

Place: Mumbai  
Date: 26.07.2022



## Schedule: D

### NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2022

#### I. Overview

The National Co-op. Bank Ltd. (National Bank) was incorporated on 21.05.1947 and has completed its 75th year of providing of wide range of Banking & Financial Services including Commercial & Retail Banking and Treasury Operations through its 17 branches and Head Office in Mumbai.

#### II. Summary of significant accounting policies:

##### 1. Basis of Preparation

The financial statements have been prepared and presented in accordance with generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, and the applicable statutory provisions under the Banking Regulation Act 1949, and the Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices, prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

##### 2. Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future periods.

##### 3. Advances

The classification of advances into Standard, Substandard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at on an on-going basis in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.

Recovery out of Non-Performing Assets is first appropriated towards principle amount and after adjusting the same in full; the balance amount may be appropriated towards recovery of legal charges, other recovery charges and interest receivable.

Amounts recovered against advances which are written off in earlier years are recognized as revenue.

System based Asset Classification is mandatory as per RBI Circular No. 1/13.05.001/2020-21 dated August 12, 2020 however the bank is in process of adoption of the same.

The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" and is not recognized in Profit & Loss Account until received as per the RBI directives.

In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to agricultural and SME sectors	0.25%
Commercial and real estate loans	1.00%
Commercial and real estate loans-residential housing	0.75%
Other standard advances	0.40%

## 4. Revenue Recognition (AS 9):

Income and expenditure are accounted on accrual basis except as stated below:

### a. Income from Advances

As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis as and when the same is earned. Interest on Advances classified as Sub-standard, Doubtful or Loss Assets is recognized on realization. Unrealised interest on non-performing advances is shown under Overdue Interest Reserve and correspondingly shown under Interest Receivable.

### b. Income from Investments

Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable.

### c. Commission earned

The Commission on Letters of Credit / Guarantees, locker rent, dividends received from shares of co-operative and other institutions are accounted on receipt basis.

The Commission earned by the bank on sale of life insurance products by the affiliated insurance companies is recognized as and when the products are sold.

## 5. Property, Plant & Equipments (AS-10):

a. Fixed Assets, other than those that have been revalued are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.

b. As per the policy of the Bank, owned premises are revalued every 3 years.

The Bank had last revalued its ownership premises in respect of 5 branch premises at Rs.1589.50 lakhs on the basis of valuation report. Revaluation reserve was created to the extent of appreciation in value of properties in financial year 2017-2018. Closing balance of "Revaluation Reserve" as on 31.03.2022 is Rs.1301.51 Lakhs.

c. Profit/ Loss on sale or disposal of asset are recognized in the year in which such sale or disposal takes place.

d. Fixed Assets which have been fully depreciated but are still in use are carried in the books at Rs.1.00/-

e. The depreciation on fixed assets except premises is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of Depreciation	Rate of Depreciation
Furniture & Fixtures	Written Down Value	10%
Office Equipment	Written Down Value	15%
Computer	Straight Line Method	33.33% (as per RBI directive)

In case of 5 branches ownership premises, as per valuation report provided by registered valuer M/s. Sanmati Valuer Pvt. Ltd. as appointed by bank, the total residual value is Rs.1589.50 lakhs at the end of the life of said premises. The total carrying amount of said premises in the books of account is Rs.1343.23 Lakhs as on 31-03-2022. Since residual value as per above mentioned valuation report is more than total carrying amount of premises, hence depreciation on the premises has not been charged for the financial year 2021-22 in accordance with para 56 of AS 10.

f. The depreciation on assets acquired prior to October 1, is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.

g. Asset items costing less than Rs.5,000/- are not capitalized but charged to the profit & loss account in the year of purchase.

## 6. Investments

a. Investments other than Term Deposits with Banks/ Institutions / Mutual Fund / Certificate of Deposits and Shares of Co-op and Other Institutions are classified into "Held for Trading" (HFT), "Available for Sale" (AFS) and "Held to Maturity" (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.

b. For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups as required under RBI guidelines – Government Securities, other approved securities, Shares in Co-operative, Debenture and Bonds and Other investments (Mutual funds).



c. Investments under HTM category are valued at cost of acquisition. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and policy adopted by Bank.

d. Investments under "HFT" and "AFS" categories are marked to market on the basis of guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for, net appreciation, if any, is ignored.

e. In case of shares, bonds & other investments, the scrip-wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by FBIL (Financial Benchmark India Ltd) or valuation at year-end. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL.

Valuation of Mutual fund is determined on the basis of Net Assets Value (NAV) as on 31st March, 2022.

f. Broken period interest on investments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.

g. Transfers of Government Securities Available for sale to/from Held to Maturity HTM category are done at acquisition cost or book value or market value on the date of transfer, whichever is the least and the depreciation, if any will be fully provided.

h. Profit in respect of investments sold / redeemed from "HTM" category is included in Profit on Sale of Investments and partial amount is transferred to Investment Fluctuation Reserve by way of appropriation for want of sufficient profits.

i. Provision for Shares not giving dividend is recognised & provided in the books

## 7. Employee Benefits (AS- 15)

a. Bank's contribution towards provident fund is paid every month to the Commissioner of Provident Fund on the basis of Employees Provident Scheme, 1952 and Employees' Pension Fund Scheme, 1995.

b. Contributions to Recognised Gratuity Fund are accounted for based on actuarial valuation. The Bank has taken LIC Policy for Gratuity and pays the premium annually. The liability towards gratuity is calculated and paid every year to LIC of India as Employees Group Gratuity Scheme assessed on actual valuation.

c. The liability towards leave encashment is calculated and paid every year to Kotak Life Insurance as Group Leave Encashment Scheme assessed on actual valuation. The amount charged to the Profit and Loss account year is based on leaves availed during the year. Encashment of such leaves can be availed by the employees in the subsequent year.

d. Ex - gratia is paid on the basis of surplus available at the discretion of the Board of Directors.

## 8. Segment Reporting (AS - 17)

a. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.

b. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.

c. Deposits, interest paid / payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the segments, Retail Banking Operations and Treasury.

## 9. Related Party Transactions (As-18)

The Bank is a co-operative society under the Maharashtra Co-operative Society Act, 1960 and there are no related party requiring a disclosure under AS 18 issued by The Institute of Chartered Accountants of India other than Key management personnel. There being only one CEO Smt. Varsha K. Patel for the F.Y. 2021-2022 in terms of RBI Circular, she is being a single party covered under this category, no further detail needs to be disclosed.

## 10. Lease Accounting (AS – 19)

Operating leases where bank as lessor effectively retains substantially all the risk and benefits of ownership of the leased term are classified as operating leases. Operating lease payments are recognised as an expense in the Profit and Loss account on a straight line basis over the lease term.

## 11. Earnings Per Share (AS - 20)

a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.

b. The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.



## 12. Taxes on Income (AS – 22)

a. Provision for Current income tax is made on the basis of estimated taxable income for the year under new tax regime as per Section 115BAD.

b. Tax expense comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961 and rules framed there under. c. Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date.

Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

c. Deferred Tax Assets are reassessed at the Balance Sheet date, based upon management's judgment as to whether the realization is reasonably certain.

## 13. Intangible Assets (AS-26)

Computer software purchased for Bank's use is amortized on Straight Line Method (SLM) basis 33.33% in accordance with RBI guidelines.

## 14. Impairment of Assets (AS – 28)

An asset is treated as impaired when the carrying amount of asset exceeds its estimated recoverable value. An impairment loss is provided in Profit and Loss account in the year in which an asset is identified as impaired.

## 15. Provisions (AS - 29)

A provision is recognised when the bank has a present obligation as a result of past events and and it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to their present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Contingent Assets, if any, are not recognised in the financial statements since this may result in the recognition of income that may never be realised.

## 16. Events occurring after Balance Sheet Date

There is no event after the Balance Sheet date which may be deemed to have any material impact on the financial statements.

## III. NOTES ON ACCOUNTS

1) Material prior period items requiring separate disclosure as per Accounting Standard 5 read with the Reserve Bank of India guidelines pertains to recovery from written off account Rs.647.48 lakhs and in corresponding previous year it is Rs.68.97 lakhs

2) Certain items of Income & Expenditure as stated in Para '4' of the significant accounting policies are accounted on cash basis. This is in deviation from the generally accepted practices and as laid down by Accounting Standard-9 on 'Revenue Recognition' issued by The Institute of Chartered Accountants of India, which specifies that such items to be accounted for on accrual basis of accounting. This has resulted in such items being accounted for only in the year of realisation / payment instead of splitting the same over two or more accounting periods due to the nature of the transactions. In the Opinion of the management, these incomes will not have any material impact on the profit of the bank.

3) Other Liabilities includes an old entry of Rs.1,25,101/- pending for adjustment since 2000, details of which could not be located.

### 4) Investments:

a. During the year, the profit of Rs. 1,44,33,567 /- on sale of investments (Government Securities) under Available for Sale category has been credited to the Profit and Loss Account in accordance with the RBI guidelines.

b. During the financial year 2021-2022, the Bank has invested under TREPS of Rs.1899.17 lakhs Bank has pledged Govt. Securities of Rs.11157.48 lakhs for TREPS borrowing.

c. As per RBI circular, RBI/2019-20/222 DOR.(PCB).BPD.Cir.No.11/16.20.000/2019-20 dated 20th April 2020, The interbank exposures arising from deposits placed by Urban Co-operative Banks (UCBs) with a UCB under All-inclusive Direction (AID) shall be fully provided within five years at the rate of 20% annually. Further, the interest receivable on such deposits shall not be recognized as income by the UCBs. The Bank is having term deposits with Punjab and

Maharashtra Co-Op Bank Ltd. (PMC bank) of Rs776.67 Lakhs (included accumulated interest of Rs.26.67 lacs) as on 31.03.2021. Since RBI has imposed restrictions on PMC bank under section 35A from 23rd September 2019 on withdrawal of deposits. Hence for the year ended 31-03.2022, bank has made 20% provision of Rs.150.00 Lakhs in accordance with above referred RBI circular and as such total provision held for Non performing Investment (NPI) as on 31.03.2022 is Rs.450.00 lakhs. Interest on said deposits for F.Y. 2021-22 is not recognized as income.

## 5) AS -15 Employee benefits:

a. The Bank has kept Gratuity Fund with LIC and Bank has made contribution of Rs. 11,59,504/- for gratuity payment for all employees up to November 2021 as per the advice received from LIC. Out of this, amount of Rs.9,66,935/- pertaining to the period up to March 2021 has been debited to Salary & Allowances and balance amount of Rs.17,79,714/- has been shown as Prepaid Expenses.

b. Salary & Allowances includes:

(Amt. in Rs. Lakhs)

Particulars	Current Year (2021-22)	Previous Year (2020-21)
Ex gratia	20.03	22.11
Group Gratuity contribution	11.60	27.47

c. Actuarial Valuation of Leave Encashment has been made by Kotak Life Insurance. Contribution made towards Leave Encashment during F.Y. 2021-22 is Rs. 31,12,079/- and premium paid on Group Life Insurance of employees is Rs.57,435/-.

d. Salaries & Allowances include an amount of Rs.28,92,858/- contributed by the bank on account of contribution towards Provident Fund.

## 6) AS -17 Segment Reporting:

(Amt. In Rs.)

Sr. No.	Particulars	31.03.2021	31.03.2022
1)	<b>SEGMENT REVENUE</b>		
a)	Retail Banking Operations	40,73,32,079.41	28,00,22,586.47
b)	Treasury & Investment Operations	24,71,94,246.64	25,10,77,983.26
c)	Other Banking Operations	1,62,26,169.17	1,32,80,748.08
	<b>Income from Operations</b>	<b>67,07,52,495.22</b>	<b>54,43,81,317.81</b>
2)	<b>SEGMENT RESULT</b>		
a)	Retail Banking Operations	(4,78,47,311.54)	2,41,89,448.92
b)	Treasury & Investment Operations	4,85,67,360.13	(26,48,728.18)
c)	Other Banking Operations	1,72,24,969.17	1,32,80,748.08
	<b>Profit Before Tax</b>	<b>1,79,45,017.76</b>	<b>3,48,21,468.82</b>
	Provision for Taxation	7,21,556.00	51,90,000.00
	(Deferred Tax)	78,37,477.87	1,22,69,312.78
	<b>Net Profit Carried forward to Balance Sheet</b>	<b>93,85,983.89</b>	<b>1,73,62,156.04</b>



3)	<b>CAPITAL EMPLOYED</b>		
	<b>Segment Assets</b>		
	a) Retail Banking Operations	314,87,91,547.51	280,97,19,739.53
	b) Treasury & Investment Operations	331,83,79,400.00	348,52,97,998.08
	<b>Total Assets</b>	<b>646,71,70,947.51</b>	<b>629,50,17,737.61</b>
	<b>Segment Liabilities</b>		
	a) Retail Banking Operations	607,24,23,603.37	585,54,54,037.85
	b) Treasury & Investment Operations		
	<b>Total Liabilities</b>	<b>607,24,23,603.37</b>	<b>585,54,54,037.85</b>
	<b>Net Segment Assets / (Liabilities)</b>		
	a) Retail Banking Operations	(292,36,32,055.86)	(304,57,34,298.32)
	b) Treasury & Investment Operations	331,83,79,400.00	348,52,97,998.08
		<b>39,47,47,344.14</b>	<b>43,95,63,699.76</b>
	<b>Net Segment Results (Reconciliation)</b>		
	a) Share Capital	5,82,52,150.00	5,78,87,000.00
	b) Reserve Funds	31,02,04,677.89	36,43,14,027.47
	c) Profit & Loss A/c credit balance	2,62,90,516.25	1,73,62,672.29
		<b>39,47,47,344.14</b>	<b>43,95,63,699.76</b>

## 7) AS-19 Lease Accounting:

As per the definition of leases as provided in Accounting Standard - 19 pertaining to lease accounting the bank has only operating lease payments due as on 31st March, 2022. There are no financial lease payment dues as on 31st March, 2022. Details of maturity profile of future operating lease payments are given below:

(Amt. in Rs.)

Sr. No	Period	31.03.2022	31.03.2021
1	Not later than one year	1,05,73,817.00	93,48,168.00
2	Later than one year and not later than three years	1,42,37,897.00	1,62,88,805.00
3	Later than three years	0.00	6,69,050.00
	<b>Total</b>	<b>2,48,11,714.00</b>	<b>2,63,06,023.00</b>

## 8) AS- 20 Earnings per Share:

(Amt. in Rs.)

Particulars	2021-2022	2020-21
Net Profit after Tax attributable to Equity shareholders (before appropriations)	1,73,62,672.29	93,85,983.89
Weighted Average no. of Equity Shares outstanding during the period (Actual)	57,88,700	58,25,215
Basic and Diluted Earnings Per share	3.10	1.61
Nominal Value per share	10	10



## 9) AS 22 Deferred Tax Assets / (Liabilities):

The Deferred tax assets / liabilities as at March 31, 2022 and break-up of its components are as follows:

(Amt. in Rs.)

Particulars	Deferred Tax Asset/ (Liability) as at 31st March 2021 (Tax amount)	Addition / (Reversal) during the year charged to P&L (Differential tax amount)	Deferred Tax Asset/ (Liability) as at 31st March 2022 carried in Balance sheet
Depreciation	-6,67,555.82	51,109.68	-6,16,446.15
(e)Special Reserve u/s 36(i)(viii) of I. Tax.	-8,79,873.00	-2,077.72	-8,81,950.72
Provision for Standard Assets	31,47,525.00	-6,08,521.50	25,39,003.50
Lease Rent Payable	0.00	0.00	0.00
Provision for Bad Debts	12,72,023.63	0.00	0.00
©Standard Asset Moratorium/Interest Deferment	0.00	0.00	0.00
Provision on Investment with PMC	93,60,000.00	19,65,600.00	1,13,25,600.00
PMC provision last year		0.00	0.00
Business loss c/f	1,60,16,367.37	-1,60,16,367.37	0.00
Unabsorbed depreciation c/f	12,48,000.00	-12,48,000.00	0.00
<b>Net Deferred Tax Asset</b>	<b>2,94,96,487.17</b>	<b>-1,22,69,312.78</b>	<b>1,72,27,174.39</b>

To claim deduction u/s 36(1)(viii) of the Income Tax Act, the bank has made a provision of Rs. 7.71 Lakhs

## 10) Impairment of Assets:

There is no indication of any material impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard - 28 issued by ICAI is required.

## 11) Contingent Liability:

### a. Claims against the Bank not acknowledged as debts:

i) The Income Tax authorities have raised a demand of Rs.54,36,750/- for A.Y. 2012-13 (F.Y. 2011-12) & Rs.11,24,020/- for A.Y. 2013-14 (F.Y. 2012-13) which is contested by the Bank in appeal and against which Bank has been paid 20% of total demand i.e.Rs.13,13,000/-. Provision is not considered necessary in respect of this demand as in the Bank's view, duly supported by various juridical pronouncements, the demand made is not sustainable.

ii) The Income Tax authorities have raised a demand of Rs. 10,34,556/-for A.Y. 2017-18 (F.Y. 2016-17) which is contested by the Bank in appeal and against which Bank has been paid 20% of total demand i.e.Rs.2,10,000/-. Provision is not considered necessary in respect of this demand as in the Bank's view, duly supported by various juridical pronouncements, the demand made is not sustainable.

iii) All guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent, on terms of contractual obligations, devolvement raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.

The quantum of contingent liabilities in respect of Bank guarantees under AS-29 is disclosed as under:

Amount (Rs.)

Particulars	2021-2022	2020-2021
Bank Guarantees	42,15,148.00	44,51,148.00

iv) Property Tax (water tax and sewerage) in respect Colaba Branch - Rs.8,39,241/-, matter is under dispute. Other items for which the bank is contingently liable – Amount transferred to DEAF (Deposits unclaimed for 10 years or more).

v) In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, during F.Y. 2021-21, the Bank has identified and transferred Rs.134.24 Lacs to the Depositor Education and Awareness Fund as per details below:

12) Suspense A/c includes an amount of Rs.20.70 lacs being the excess of sale proceeds of Rs.53.25 lacs from sale of Security given for loan (STLN 538) as compared to outstanding balance of loan, Rs.32.55 lacs. The excess amount of such proceeds, Rs.20.70 lacs has not been credited yet to the party a/c, since the matter is currently pending in the court.

13) Bank balances include fixed deposit amounting to Rs. 13.00 crores pledged with HDFC Bank against overdraft limit of Rs.13.00 crores (NDS OM WEB) and fixed deposit amounting Rs. 10.80 Crores pledged with HDFC bank against overdraft limit of Rs. 10.62 Crores (Current Account with HDFC Bank) to the bank. The outstanding balance against the said facilities as on 31.3.2022 is NIL. OD facility with Bassein Catholic Co-op Bank of Rs. 9.22 Crores against FD receipt of Rs.10.00 Crores. SVC Bank OD facility of Rs.18.00 Crores against FD receipt of Rs.20.00 Crores.

#### 14) Non-Banking Assets:

Non-Banking Assets of Rs.283.52 lakhs is held by the bank as on 31st march, 2022 which includes assets acquired during the current year of Rs.137.52 lakhs in satisfaction of claim.

15) Details regarding disclosure norms prescribed for UCBs as per circular no UBD CO BPD (PCB) Cir no 52/12.05.001/2013-14 dated 25.3.2014.

(Amount in Rs. Lacs)

9.462 mm	Particulars	31.3.2022	31.03.2021
1	Capital to Risk Weight Asset Ratio (CRAR)	14.43	12.91
2	Movement of CRAR	1.52	(+)0.35
3	Investment		
A	Face Value (includes value of HTM)	23000.00	23500.00
	Book value (includes value of HTM)	23338.76	23925.92
B	Market Value (includes value of HTM)	21555.85	24637.24
	CCIL		
	Shares in Co-operative institution/approved financial institutions	0.57	0.57
C	Details of issuer composition of Non – SLR investment and non performing Non – SLR investment (UBD. Co. BPD. (PCB) Cir. No 45/16.20.00/2003-04 dated April 15, 2004 and UBD. (PCB) BPD Cir No.14/16.20.00/2007-08) dated September 18,2007)		

(i) Issuer Composition of Non SLR Investments

(Amount in Rs. Lakhs)

Sr. No	Issuer	Amount	Extent of "Below investment grade Securities"	Extent of "unrated Securities"	Extent of "unlisted Securities"
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	NIL	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Public Sector Banks	NIL	NIL	NIL	NIL
4	Mutual Funds	500.00	NIL	NIL	NIL
5	Others	50.00	NIL	NIL	NIL
6	Provision Held towards Depreciation	NIL	NIL	NIL	NIL

(ii) Non-Performing Non SLR Investment

(Amount in Rs. Lakhs)

Particulars	Amount
Opening Balance	776.67
Additions during the year Since 1st April	31.53(*)
Reduction during the above period	NIL
Closing Balance	808.20
Total Provision Held	450.00

(\*) Addition includes interest accrued but not received. The provision for the same is made under Overdue Interest Reserve

(Rs in Lakhs)

Sr. No.	Particulars	2021-22	2020-21
1)	Advances against real estate, construction business, housing	5061.54	7445.44
2)	Advances against shares & debentures	NIL	NIL
3)	Advances to Directors, their relatives, companies / firms in which they are interested	NIL	NIL
A	Fund- based	NIL	NIL
B	Non –fund based (Guarantee, L/C etc.)	NIL	NIL
4)	Cost of deposit : Average Cost of Deposit	6.27	6.76
5)	NPAs:		
A	Gross NPAs	3447.68	4504.54
B	Net NPAs	1532.94	2802.32
6)	Movement in NPAs		
A	Gross NPAs	1056.86	337.16
B	Net NPAs	1239.38	1136.27
7)	Profitability		
A	Interest Income as a percentage of Working Funds	7.52%	8.66%
B	Non-interest Income as a percentage of Working Funds	0.53%	0.43%
C	Operating profit as a percentage of working funds	1.65%	1.17%
D	Business (Deposits + Advances) per employee	665.16	618.17
E	Return on Assets	0.30	0.15
F	Profit per employee	1.66	0.80
8)	Provisions made towards NPAs	1914.74	1702.22
	Provision made on Depreciation in Investment	300.32	32.80
	Provision made towards Standard Assets	104.00	104.00
9)	Movement in Provisions		
A	Towards NPAs	212.52	(799.11)
B	Towards Depreciation on Investment	267.52	21.90
C	Towards Standard Assets	NIL	Nil
D	Towards Standard Asset Moratorium/Interest Deferment	NIL	NIL
10)	Foreign currency assets & liabilities (if applicable)	N.A	N.A
11)	Payment of DICGC insurance premium	61.16	63.77
12)	Penalty imposed by RBI	YES	No
13)	Restructured Accounts	As below	As below

## Particulars of Restructured Accounts

(Amount in Lakhs)

		Housing Loan	SME Debts Restructuring	Others
Standard Advances Restructured	No. of Borrowers	NIL	NIL	3
	Amount Outstanding	NIL	NIL	1137.28
	Sacrifice (diminution in the fair value )	NIL	NIL	NIL
Sub-Standard Advances Restructured	No. of Borrowers	NIL	NIL	NIL
	Amount Outstanding	NIL	NIL	NIL
	Sacrifice (diminution in the fair value )	NIL	NIL	NIL



Doubtful Advances Restructured	No. of Borrowers	NIL	NIL	NIL
	Amount Outstanding	NIL	NIL	NIL
	Sacrifice (diminution in the fair value )	NIL	NIL	NIL
Total	No. of Borrowers	NIL	NIL	3
	Amount Outstanding	NIL	NIL	1137.28
	Sacrifice ( diminution in the fair value)	NIL	NIL	NIL

16) Previous year's figures have been regrouped/ rearranged wherever necessary to conform to the layout of the accounts of the current year.

## IV) Disclosure as per Reserve Bank of India's Master Direction on Financial Statements-Presentation and Disclosures

(Rs in Lakhs)

Sr. No.	Particulars	2021-22	2020-21
I	<b>COMPOSITION OF REGULATORY CAPITAL</b>		
i	Paid up share capital and reserves(net deduction if any	2143.66	1832.77
ii	Other Tier 1 capital	0.00	0.00
iii	Tier1capital(i+ii)	2143.66	1832.77
iv	Tier 2 capital	1036.00	2956.46
V	Total Capital(Tier1+Tier2)	3179.72	4789.23
vi	Total Risk Weighted Assets(RWAs)	22036.42	22909.12
vii	Paid-up share capital and reserves as percentage of RWAs	9.73	8.00
viii	Tier1 Ratio (Tier 1 capital as a percentage of RWAs)	9.73	8.00
ix	Tier 2 Ratio (Tier 2capital as percentage of RWAs)	4.70	3.65
x	Capital to Risk Weighted Assets Ratio (CRAR)(Total capital as percentage of RWAs)	14.43	12.91
xi	Percentage of Shareholding of Government of india	Nil	Nil
xii	Amount of paid up equity capital raised during the year	Nil	Nil
xiii	Amount of non-equity Tier 1 capital raised during the year	Nil	Nil
xiv	Amount of Tier2 capital raised during the Year	Nil	Nil

## II Assets liability management

(Rs in Lakhs)

Particular	Deposits	Advances	Investments	Borrowings	Foreign currency assets	Foreign Currency liability
Day1 to 14 days	3891.20	4353.09	11695.29	NIL	NIL	NIL
15 to 28 days	1128.40	769.55	-	NIL	NIL	NIL
29 days to 3 months	4734.07	1129.92	1322.04	NIL	NIL	NIL
Over 3 months and up to 6 months	6414.58	1175.39	3509.21	NIL	NIL	NIL
Over 6 months and up to 1 year	11820.85	5900.81	4784.95	NIL	NIL	NIL
Over 1 year and up to 3 years	23528.45	3369.85	4562.86	NIL	NIL	NIL
Over3 years and up to 5 years	604.95	1838.27	3529.83	NIL	NIL	NIL
Over 5 years	369.26	808.38	3549.05	NIL	NIL	NIL
	52491.76	19345.26	32953.23	NIL	NIL	NIL

## III Investments

### a) Composition of Investment Portfolio-As at 31.03.2022.

#### Investment In India

Particular	Government securities	Other Approved Securities	Shares	Debenture And Bonds	Subsidiaries and /or joint ventures	Others	Total Investment in India
Held on Maturity	11592.72	0.00	0.00	0.00	0.00	0.00	11592.72
Gross	11592.72	0.00	0.00	0.00	0.00	0.00	11592.72
Less: Provision for Non-performing Investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	11592.72	0.00	0.00	0.00	0.00	0.00	11592.72
Available for sales	11746.04	0.00	0.00	50.00	0.00	9564.47	21360.51
Gross	11746.04	0.00	0.00	50.00	0.00	9564.47	21360.51
Less; Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	450.00	450.00
Net	11746.04	0.00	0.00	50.00	0.00	9114.47	20910.51
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	23338.76	0.00	0.00	50.00	0.00	9564.47	32953.23
Less-Provision for non performing investment	0.00	0.00	0.00	0.00	0.00	450.00	450.00
Less-Provision for depreciation and NPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	23338.76	0.00	0.00	50.00	0.00	9114.47	32503.23
Investment outside India	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	23338.76	0.00	0.00	50.00	0.00	9564.47	32953.23

### b) As on 31.03.2021.

#### Investment In India

Particular	Government securities	Other Approved Securities	Shares	Debenture And Bonds	Subsidiaries and /or joint ventures	Others	Total Investment in India
Held on Maturity	11121.20	0.00	0.00	0.00	0.00	0.00	11121.20
Gross							
Less: Provision for Non-performing Investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	11121.20	0.00	0.00	0.00	0.00	0.00	11121.20
Available for sales	12804.72	0.00	0.00	50.00	0.00	9207.30	22062.02
Gross	12804.72	0.00	0.00	50.00	0.00	9207.30	22062.02
Less; Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	300.00	300.00

Net	12804.72	0.00	0.00	50.00	0.00	8907.30	21762.02
Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross							
Less Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NET	23925.92	0.00	0.00	50.00	0.00	8907.30	32883.22
Total Investment	23925.92	0.00	0.00	50.00	0.00	9207.30	33183.22
Less-Provision for non performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less-Provision for depreciation and NPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment outside india	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	23925.92	0.00	0.00	50.00	0.00	9207.30	33183.22

## c) Movement of provisions for Depreciation and Investment Fluctuation reserve

(Rs. In lakh)

Sr.No.	Particulars	2021-22	2020-21
<b>1</b>	Movement of provisions held towards depreciation on investments		
	a) Opening balance	32.80	10.90
	b) Add; Provisions made during the year	267.52	21.90
	c) Less: Write off/Write back of excess provisions during the year	0.00	0.00
	d) closing balance	300.32	32.80
<b>ii)</b>	<b>Movement of Investment Fluctuation Reserve</b>		
	a) Opening balance	101.38	101.38
	b) Add; Amount transferred during the year	239.40	0.00
	c) Less Drawdown	0.00	0.00
	d) closing balance	340.78	101.38
<b>iii)</b>	<b>Closing balance in IFR as a percentage of closing balance of investments in AFS AND HFT/Current category</b>	2.94	0.91

## d) Transfer to/from/HTM Category

Bank has not sold and transferred securities to/from HTM category in exceeds 5 percent of the book value of investments held in HTM category and hence disclosure is not required.

## D) Non-SLR Portfolio:

### i. Non-Performing non-SLR Investment.

(Rs. In lakh)

Sr.no.	Particular	Current Year	Pervious year
1	Opening balance	0.00	0.00
2	Additions during the year since 1 <sup>st</sup> april	0.00	0.00
3	Reductions during the above period	0.00	0.00
4	Closing balance	0.00	0.00
5	Total provisions held	0.00	0.00



## ii) Issuer composition of non SLR Investment.

(Rs. In lakh)

Sr.no	Particular	Amount	Extent of Below investment Grade securities	Extent of unrated securities	Extent of unlisted securities
1	PSU	0.00	0.00	0.00	0.00
2	FIs	0.00	0.00	0.00	0.00
3	Banks	0.00	0.00	0.00	0.00
4	Private corporates	0.00	0.00	0.00	0.00
5	Mutual Fund	500.00	0.00	0.00	0.00
6	Others	50.00	0.00	0.00	0.00
7	Provision held towards depreciations	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>550.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Note: Total should match the total non-SLR held by the bank

## e) Repo/Reverse Repo Transactions

(Rs. In lakh)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31 <sup>st</sup> march 2022
<b>Securities Sold under Repo</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i)Government securities	0.00	0.00	0.00	0.00
ii)corporate Debt Securities	0.00	0.00	0.00	0.00
<b>Securities purchased under Reverse Repo</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i)Government Securities	0.00	0.00	0.00	0.00
ii)Corporate Debt securities	0.00	0.00	0.00	0.00
<b>Securities Sold under RBI Repos(LAF)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i)Government Securities	0.00	0.00	0.00	0.00
ii)Corporate securities	0.00	0.00	0.00	0.00
<b>Securities purchased under RBI Repos(LAF)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i)Government Securities	0.00	0.00	0.00	0.00
ii)Corporate Debt Securities	0.00	0.00	0.00	0.00

## IV) Assets Quality

### a) Classification of gross advances and provisions held

(Rs. In lakh)

	Standard		Non-Performing		Total Non-Performing Advances	Total
	Total standard advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	17199.31	1820.27	2626.09	58.18	4504.54	21703.86
Add: Addition during the year					324.79	
					1381.65	
Less Reduction during the year						
Closing balance	15897.50	341.00	2979.82	126.86	3447.68	19345.26
Reduction in Gross NPAs due to Up gradation					1381.65	
Recoveries(excluding recoveries from upgraded accounts)						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balance of provision held	91.37	189.22	1269.64	58.18	1517.04	1608.41
Add; Fresh provision made during the year					621.05	
Less:Excess provision reversed/ write-off loans					398.82	
Closing balance of provision held	76.06	34.10	1578.31	126.86	1739.27	1815.33
NET NPAs						
Opening balance						
Add; fresh addition during the year						
Less; reduction during the year						
Less; Floating provisions not been reckoned for Tier2Cpital						
Closing balance						
Floating Provisions	NIL					
Opening balance						
Add; Additional provisions made during the year						
Less; Amount drawn down during the year						
Closing balance of floating provisions						
Technical Write-off and the recoveries made thereon	NIL					
Opening balance of Technical/ Prudential write-off accounts						
Add:TechnicalPrudential Write off during the year						
Less; Recoveries made from previously technical/prudential written off during the year						
Closing balance						

## Ratios of Gross NPA and Net NPA

Sr. No	Ratio	2021-2022	2020-2021
1	<b>Without considering merged banks</b>		
i	Gross NPA to Gross Advances	17.82%	20.75%
ii	Net NPA to NET Advances	8.79%	14.01%
iii	Provision coverage ratio	55.53%	37.79%
2	<b>Merged Banks</b>		
i	Gross NPA to Gross Advances		
ii	Net NPA to NET Advances	N.A.	N.A.
	Provision coverage ratio		
3	<b>TOTAL</b>		
i	Gross NPA to Gross Advances	17.82%	20.75%
ii	Net NPA to NET Advances	8.79%	14.01%
	Provision coverage ratio	55.53%	37.79%

## Sector-wise Gross Advances and Gross NPAs

(Rs. In lakh)

Sr.no	Sector	2021-2022			2020-2021		
		Outstanding total advances	Gross NPAs	Percentage of Gross NPAs to total Advances in that sector	Outstanding total advances	Gross NPAs	Percentage of Gross NPAs to total Advances in that sector
1)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	1081.89	186.11	17.20	1017.58	102.76	10.09
b)	Advances to industries sector eligible as priority sector lending	4984.10	759.66	15.24	5269.15	961.50	18.25
c)	Services	1254.33	764.82	60.97	1790.92	1209.67	67.54
d)	Personal loan	2351.85	75.91	3.22	2479.27	165.70	6.68
	<b>Subtotal(i)</b>	<b>9672.17</b>	<b>1786.50</b>	<b>18.47</b>	<b>10556.92</b>	<b>2439.63</b>	<b>23.11</b>
ii)	<b>Non-priority sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Service	0.00	0.00	0.00	0.00	0.00	0.00
e)	Personal loans	9673.09	1661.18	17.17	11146.94	2064.91	18.52
	<b>Sub-total(ii)</b>	<b>9673.09</b>	<b>1661.18</b>	<b>17.17</b>	<b>11146.94</b>	<b>2064.91</b>	<b>18.12</b>
	<b>Total(i+ii)</b>	<b>19345.26</b>	<b>3447.68</b>	<b>17.82</b>	<b>21703.86</b>	<b>4504.64</b>	<b>20.75</b>

### c) Details of account subjected to restructuring.

No such case during this financial year.

### d) Details of financial assets sold to Assets Reconstruction Companies (ARCs)

During this financial year and previous years, bank has not sold financial assets to Assets Reconstruction Companies hence disclosure is not required.



## f) Fraud accounts

Details of the number and amounts of frauds as well as the provisioning thereon as per template given below.

Particular	Current year	Previous year
Number of frauds reported	NIL	
Amount involved in fraud (Rs. Lakh)		
Amount of fraud recovered (Rs. Lakhs)		
Amount of provision made for such frauds (Rs. Lakhs)		
Amount of Unamortized provision debited from other reserves as at the end of the year (Rs. Lakh)		

## G) Resolution Framework 1.0 & 2.0

Disclosure of Resolution Framework for COVID-19-related Stress as per RBI circular ref no. DOR.NO.BP.BC/3/21/04.048/2020-2021 dated August 06 2020 and DOR.STR.REC.11/2104.048/2021-22 dated May 05, 2021. – No such case during the year.

## h) MSME Sector- Restructuring of Advances:

Details of accounts restructured during F.Y. 2021-22 as per Circular No. DOR.STR.REC.12/21.4.048/2021-22 dated May 5 2021. – No such case during the year.

## v) Exposures:

### a) Exposure to real estate sector

Sr. no	Category	2021-2022	2020-2021
1	Direct Exposure		
a)	Residential Mortgage-		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	2305.07	2164.99
	On which (a) individual housing loans eligible for inclusion in priority sector advances.	1740.11	1837.07
b)	Commercial Real Estate		
	Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential buildings, multitenanted commercial premises, industrial or warehouse space, hotel, land acquisition, development and construction (etc))	NIL	200.37
c	Investment in Mortgage-Backed Securities (MBS) and other securitized exposures-	3639.67	5034.86
	1) Residential	1548.72	1737.71
	2) Commercial Real Estate	2090.95	3297.15
ii)	Indirect Exposure		
	Fund based and non-fund based exposure on National Housing Bank and Housing Finances Companies.	NIL	NIL
	<b>Total Exposure to Real Estate Sector</b>	<b>5944.74</b>	<b>7400.22</b>

## b) Exposure to Capital Market

Sr.no	Particular	2021-2022	2020-2021
1	Direct investment in equity shares, convertible bond, convertible debenture and unit of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt.	NIL	NIL
a)	Advance against shares/bonds/debenture or other securities or on clean basis to individual for investment in shares (including IPOs/ESOPs) convertible bonds, convertible debentures and units of equity oriented mutual fund.	Nil	NIL
	Advances for any other purposes where whares or convertible bonds and convertible debenture or units of equity oriented mutual funds does not fully cover the advances.	NIL	NIL
b)	Secured and unsecured advances to stock brokers and guarantees issued on behalf on stockbrokers and market makers.	NIL	NIL
c)	Bridge loans to companies against expected equity flows/issues	NIL	NIL
	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debenture or units of equity oriented mutual funds.	NIL	NIL
ii	All exposures to Venture Capital Funds(both registered and unregistered)	NIL	NIL
	<b>Total Exposure to capital market</b>	<b>NIL</b>	<b>NIL</b>

## c) Unsecured Advances

Sr.no	Particular	2021-2022	2020-2021
i)	Total Unsecured gross advances of the bank	163.90	221.30
ii)	Out of the above, amount of advances for which intangible securities such as charge over the rights, license, authority etc. have been taken	NIL	NIL
iii)	Estimated value of such intangible securities	NIL	NIL

## d) Factoring exposures:

Bank does not have factoring exposure and hence this disclosure is not required.

## e) Intra -group exposure :NIL

## f) Unhedged foreign currency exposure :

Bank does not have foreign currency exposures and hence this disclosure is not required.

## VI) Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits

(Rs. In lakh)

Sr. no	Particulars	2021-2022	2020-2021
1	Total deposits of the twenty largest depositors	3401.81	3112.38
2	Percentage of deposits of twenty largest depositors to total deposits of the bank.	6.48	6.14

### b) Concentration of Advances

(Rs. In lakh)

Sr. no	Particulars	2021-2022	2020-2021
1	Total deposits of the twenty largest borrowers.	6989.78	7711.36
2	Percentage of deposits of twenty largest borrowers to total deposits of the bank.	36.13	35.53

### c) Concentration of exposures

(Rs. In lakh)

Sr. no	Particulars	2021-2022	2020-2021
1	Total exposures to the twenty largest borrowers/customers	6989.78	7711.36
2	Percentage of exposures to the twenty largest borrowers/customers to total exposures of the bank on borrowers/customers	36.13	35.53

**d) Concentration of NPAs**

Sr. no	Particulars	2021-2022	2020-2021
1	Total exposures to the Top twenty NPA accounts	352.52	715.64
2	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	10.22	15.89

**VII Disclosures relating to securitization:**

No such case for during the Financial Year 2021-22 .

**VIII Amount transferred to DEAF:**

Disclosure with respect to The Depositor Education and Awareness Fund scheme, 2014(DEAF) as per RBI Circular dated 27.05.2014.

Particulars	2021-22	2020-2021
Opening balance of amount transferred to DEAF	303,90,214.17	232,30,241.86
Add; Amount transferred to DEAF during the year.	134,24,108.70	72,16,268.31
Less; Amount reimbursed by DEAF towards claim	1,50,020.59	56,296.00
Closing balance of amount transferred to DEAF	436,64,302.28	303,90,214.17

**IX Disclosure of complaints:**

**a.Summary information on complaints received by the bank from customers and from the office of Banking Ombudsman(OBOs)**

Sr. no	Particulars	2021-2022	2020-2021
	NIL		

**b.Top five grounds of complaints received by the bank from customers**

Grounds of complaints (i.e. Complaints relating to)	No. of complaints pending at the beginning of the year)	Number of complaints received during the year	%increase/decrease in the complaints received over the previous year	Number of complaints pending at the end of the year	Of5 number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current year				
Other Grounds	Nil				
ATM/Debit cards					
Account opening/ difficulty in operation of accounts					
Staff Behaviour					
Total					
	Previous year				
Other Grounds	Nil				
ATM/Debit cards					
Account opening/ difficulty in operation of accounts					
Staff Behaviour					
Total					



**X Penalties:** a monetary penalty of ₹ 2 lakh (Rupees Two Lakh) for not implementation in the system of periodic review of risk categorization of accounts and periodic review of the need for applying enhanced due diligence measures.

## XI Other Disclosures

Sr.no	Particular	2021-2022	2020-2021
<b>a</b>	<b>Business ratio</b>		
i	Interest income as percentage of working funds(%)	7.52	8.66
ii	Non-interest income as percentage of working funds(%)	0.53	0.43
iii	Cost of Deposits	6.27	6.76
iv	Net interest Margin	2.08	1.93
v	Operating profit as percentage of Working funds(%)	1.65	1.17
vi	Return of Assets(%)	0.30	0.15
vii	Business (Deposit Advances)per employee	665.16	618.17
viii	Profit per employee	1.66	0.80
<b>b</b>	<b>Banc assurance business</b>		
i	Commission received from insurance business	NIL	NIL
<b>c</b>	<b>Marketing and distributions</b>	NIL	NIL
<b>d</b>	<b>Priority Sector Lending Certificate(PSLC)</b>	NIL	NIL
	<b>PSLC Purchase</b>	NIL	NIL
	<b>PSLC Sold</b>	NIL	NIL
<b>e</b>	<b>Provisions and contingencies</b>		
i	Provision towards NPA	1914.74	1702.22
ii	Provision towards income tax	51.90	7.22
iii	Towards Standard Advances	104	104
iv	Towards standard Advances against Moratorium Granted loans-Covid relief	NIL	NIL
v	Provision for restructured	NIL	NIL
vi	Depreciation on investment	NIL	NIL
<b>f</b>	<b>Deposit insurance (DICGC)premium paid</b>		
	Payment of (DICG)Insurance premium		
	April-21-sept2021/April-20-sept-2020.	30.44	29.00
	Oct-2021-Mar 2022/Oct-2020-Mar-2021)	30.72	29.50
	(payment are made within stipulated time)	Yes	Yes
ii	Arrers in payment of DICG premium	No	No
<b>g</b>	<b>Advances to directors &amp; their Relative</b>	No	No
i	Advances to Directors	NIL	NIL
	<b>a. Fund Based</b>		
	<b>b. Non-Fund Based</b>		
	<b>Advances to Relative, companies/firms in which they are interested of Directors</b>	NIL	NIL
	<b>a. Fund based</b>		
	<b>b. Non-fund Based</b>		



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

Notes to accounts are forming part of Accounts  
As Per Our Report of Even Date Attached  
For J.Kala & Associates  
Chartered Accountants  
FRN: 118769W

For The National Co-operative Bank Limited  
for and on behalf of Board of Directors

(CA Mohanlal Jain)  
Partner  
Membership No:070341  
UDIN : 22070341ANQPYT6694

Varsha K. Patel  
Chief Executive Officer

(CA P.V. Page)  
Chairman

(Adv. J.V. Desai)  
Vice-Chairman

(Adv. K.S.Desai)  
Director

Place : Mumbai  
Date : 26th July 2022

(CA L.W.Kale)  
Director

(CS S.T. Kharmate)  
Director

## २०१५-१६ सालापासूनच्या सात वर्षातील बँकेच्या कामगिरीवर एक दृष्टीक्षेप

( रु. लाखात )

विषय	२०१५-१६	२०१६-१७	२०१७-१८	२०१८-१९	२०१९-२०	२०२०-२१	२०२१-२२
भाग भांडवल	६३०.८४	६०५.८४	५८६.१३	५९७.०७	५८५.१४	५८२.५२	५७८.८७
निधी	५२८७.०२	५१७२.८०	५२७५.२१	५४८४.३१	५८२२.९०	५२१६.५०	६१२०.११
ठेवी	५२०८१.५६	६१५०३.११	६०८९२.८६	६०५२०.३०	४८२१०.४४	५०६२१.७०	५२४९१.७६
गुंतवणूक	३२३३१.५५	२९६८३.६६	३२६४५.४८	३४५७८.७५	३२६२२.५६	३३१८३.७९	३२९५३.८१
कर्जे	२०७६६.५९	३६४६२.०४	३७१४७.५७	२६१३०.३१	२२१७०.०६	२१७०३.८६	१९३४५.२५
खेळते भांडवल	५८७६८.४८	७२७९४.०९	७४२११.२०	६७३७९.९३	६५२४४.४९	६३९३४.३७	५९७५७.५५
ढोबळ नफा	२०३.०५	१७४.०२	५५२.२७	३१५.१५	५४४.६०	७०२.३१	६९४.६५
निव्वळ नफा	१५६.१२	८०.७२	३६.५३	९८.६६	२२५.३८	९३.८६	१७३.६३
भांडवल पर्याप्त प्रमाण (सी.आर.ए.आर.)	१४.६२%	१८.९९%	१४.२०%	१३.९४%	१२.५६%	१२.९१%	१४.४३
लेखापरीक्षण वर्ग	अ	अ	अ	अ	ब	ब	ब

**अर्जेन्डा क्र. ७**

२०२२-२३ आर्थिक वर्षाकरिता उलाढालीचे अंदाजपत्रक आणि अपेक्षित प्रगतीच्या योजनेचा गोषवारा

**वित्तीय आणि उत्पन्नाचे वर्ष २०२२-२३ साठीचे अंदाजपत्रक**

(रु.लाखात)

विषय	आर्थिक वर्ष २०२१-२२ (प्रत्यक्ष)	आर्थिक वर्ष २०२२-२३ अंदाजे होणारे बवल	अंदाजपत्रक २०२२-२३
<b>ताळेबंद</b>			
वसूल भाग भांडवल	५७८.८७	२०.००	५९८.८७
राखीव व इतर निधि	६१२०.११	५०.००	६१७०.११
ठेवी	५२४९१.७६	५०००.००	५७४९१.७६
गुंतवणूक	३२९५३.८०	१५००.००	३४४५३.८०
कर्ज	१९३४५.२५	२५००.००	२१८४५.२५
खेळते भांडवल	५९७५७.५५	३०००.००	६२७५७.५५
<b>उत्पन्न</b>			
कर्जावरील व्याज	२१११.७२	१५०.००	२२६१.७२
गुंतवणूक	२३६६.४४	१००.००	२४६६.४४
कमिशन व लाभांश	४१.०३	१०.००	५१.०३
इतर उत्पन्न	९२४.६२	१००.००	१०२४.६२
<b>एकूण उत्पन्न</b>	<b>५४४३.८१</b>	<b>-</b>	<b>५८०३.८१</b>
<b>खर्च</b>			
ठेवीवरील व्याज	३२३१.७७	४६८.२३	३७००.००
पगार व भत्ते	६२६.९५	५०.००	६७६.९५
भाडे, कर, विमा व वीज	२०४.७६	५.२४	२१०.००
कायदेशीर सल्ला व लेखापरीक्षण शुल्क	५७.९९	५.००	६२.९९
पोस्टेज व टेलिग्राम	१६.१०	१.००	१७.१०
उत्तारा	३६.९०	-	३६.९०
स्टेशनरी, छपाई व जाहिरात	१८.१९	१.००	१९.१९
इतर खर्च	३१७.०८	३२.९८	३५०.०६
तरतुदी	६३७.७५	-	६३७.७५
<b>एकूण खर्च</b>	<b>५१४७.४९</b>	<b>-</b>	<b>५६७०.२९</b>
<b>कर पूर्व नफा</b>	<b>२९६.३२</b>	<b>-</b>	<b>१३३.५२</b>



### Sub Committees of the Bank

<p><b>HRD</b></p> <p>1) Sol. Shri Jayesh K. Desai : Chairman</p> <p>2) Shri. S.D.Bhandarkar : Member</p> <p>3) Shri. S.V.Bhalerao : Member</p> <p>4) Adv. Ms. Anuprita D. Nalavade : Member</p> <p>5) Shri. Shrikant Shintre : Member</p>	<p><b>Loan &amp; Investment</b></p> <p>1) C.A. Shri. L.W.Kale : Chairman</p> <p>2) Shri. S.D.Bhandarkar : Member</p> <p>3) Shri. Mahesh Salunke : Member</p> <p>4) Sol. Shri. Jayesh K. Desai : Member</p> <p>5) Shri. Ammogh V. Raut : Member</p>
<p><b>Recovery Committee</b></p> <p>1) Adv. Shri. D.A.Nalavade : Chairman</p> <p>2) Shri. Arun R. Patil : Member</p> <p>3) CS &amp; IP Shri. S.T.Kharmate : Member</p> <p>4) Shri. S.V.Bhalerao : Member</p> <p>5) Shri. Ammogh V. Raut : Member</p>	<p><b>Audit, Reform &amp; Inspection</b></p> <p>1) CS &amp; IP Shri. S.T.Kharmate : Chairman</p> <p>2) C.A. Shri. L.W. Kale : Member</p> <p>3) Shri. S.D.Bhandarkar : Member</p> <p>4) Shri. Madhav J. Prabhune : Member</p> <p>5) Shri. Sagar S. Kharmate : Member</p>
<p><b>Monitoring High Value Frauds</b></p> <p>1) Adv. Shri. Bushan V. Mahadik : Chairman</p> <p>2) Shri. Arun R.Patil : Member</p> <p>3) Shri. K.N.Pawle : Member</p> <p>4) Adv. Ms. Anuprita D. Nalavade : Member</p> <p>5) Shri. Sagar S. Kharmate : Member</p>	<p><b>Nomination and Remuneration</b></p> <p>1) Shri. Madhav J. Prabhune : Chairman</p> <p>2) Adv. Shri. D.A.Nalavade : Member</p> <p>3) Shri. S.V.Bhalerao : Member</p> <p>4) Adv. Shri. Bushan V. Mahadik : Member</p> <p>5) Sol. Shri. Jayesh K. Desai : Member</p>
<p><b>Advocates /Legal Experts</b></p> <p>1) Adv. Shri. K.S.Desai : Chairman</p> <p>2) CS &amp; IP Shri. S.T.Kharmate : Member</p> <p>3) Shri. Arun R. Patil : Member</p> <p>4) Adv. Shri. D.A.Nalawade : Member</p> <p>5) Adv. Shri. Bhushan V. Mahadik : Member</p> <p>6) Sol. Shri. Jayesh K. Desai : Member</p>	<p><b>Board of Management (BOM)</b></p> <p>1) Adv. Shri. K.S.Desai : Chairman</p> <p>2) CA Mrs. C.U.Kulkarni : Member</p> <p>3) Sol. Mrs. P.Y.Jagtap Joshi : Member</p> <p>4) Shri. Vivek Jaywant Mhatre : Member</p> <p>5) CA Shri. Ravindra M. Savant : Member</p> <p>6) CA Shri. Subhash Laxman Kale : Member</p>

### आपल्या शाखा

#### फोर्ट शाखा

९, पोदार चेंबर्स, स्टोअर लेन, फोर्ट, मुंबई - ४००००९  
दूरध्वनी क्र.: २२६६ ४०७८ / २२६६ ०९७३

#### घाटकोपर शाखा

शॉप क्र. ५ आणि ६, गिरी विहार बिल्डिंग, तळमजला.  
जीवदया लेन, घाटकोपर, (पश्चिम) मुंबई - ४०००८६  
दूरध्वनी क्र.: २५१५९५३४ / २५११३५३५

#### नरीमन पॉईंट शाखा

२१४, रहेजा सेंटर, फ्री प्रेस जर्नल मार्ग, नरीमन पॉईंट,  
मुंबई - ४०० ०२१  
दूरध्वनी क्र.: २२८२४५४० / २२८२४४१० / २२८३००५३

#### बोरीवली शाखा

शॉप क्र. १ व २, तळ मजला, रॉयल कॉटेज को-ऑप हौसिंग  
सोसायटी लि., कस्तुरबा क्रॉस रोड नंबर -२, बोरीवली (पूर्व)-  
मुंबई - ४०० ०६६  
दूरध्वनी क्र.: ७३०४६५४६०५

#### नेरूळ स्टेशन शाखा

ई-१२-१५, नेरूळ स्टेशन कम कमर्शियल कॉम्प्लेक्स,  
नेरूळ, नवी मुंबई - ४०० ७०६  
दूरध्वनी क्र.: २७७०१४४४ / २७७०१३४२ / २७७०३०८२

#### कुलाबा शाखा

३/७, दौलत बिल्डिंग, कुलाबा पोस्ट ऑफिस जवळ,  
एस.बी.एस मार्ग, कुलाबा, मुंबई - ४०० ००५  
दूरध्वनी क्र.: ८८२८८००४८९

#### राजीव गांधी त्रिज शाखा

शॉप क्र. ८ व ९, राजीव गांधी त्रिजच्या खाली,  
फेज -२, सेक्टर-८, नेरूळ, नवी मुंबई - ४०० ७०६  
दूरध्वनी क्र.: २७७२७३०२ / २७७२७००४ / २७७२७३२७

#### माहिम शाखा

शॉप क्र. १ व २, रचना हाऊस, गंगोत्री बिल्डिंगच्या समोर,  
भंडार लेन, माहिम (पश्चिम), मुंबई - ४० ०१६  
दूरध्वनी क्र.: ०२२- २४३६ ९४८२ / २४३६ ९४८३

#### सानपाडा शाखा

शॉप क्र. ११ व १२, साई कला को-ऑप हौसिंग सोसायटी लि.,  
प्लॉट नं. २२ आणि २३, सेक्टर -३०, सानपाडा,  
नवी मुंबई - ४०० ७०५  
दूरध्वनी क्र.: २७८१२८०९ / २७८१२८०३

#### उलवे शाखा

शॉप क्र. ४ प्रथमेश पॅराडाईज, प्लॉट नं. १७४ व १७५,  
सेक्टर ११, उलवे,  
ता. पनवेल, जिल्हा रायगड - ४१०२०६  
दूरध्वनी क्र.: ७३०४०५०८७७

#### कल्याण शाखा

शॉप क्र. १ ते ३ आणि ७ ते ९, शीतल कॉम्प्लेक्स,  
तळमजला, काटेमानवली, पुणे लिंक रोड,  
कल्याण (पूर्व) - ४२१ ३०६  
दूरध्वनी क्र.: ०२५१ २३६५९८९ / ०२५१ २३६३८८६

#### सुकापूर शाखा

शॉप क्र. १, २ व ३, स्वप्नपुर्ती बंगला, २२९,  
प्लॉट नं. ४/१ व ४/२, सर्वे नं. ९४ (२) / १ (२), पाली देवड,  
सुकापूर, जि. रायगड पिन - ४१०२०६  
दूरध्वनी क्र.: ८४५४०२७५७६

#### खांदा कॉलनी शाखा

प्लॉट नं. ८-सी, सेक्टर -१३,  
खांदा कॉलनी, नवीन पनवेल (पश्चिम) नवी मुंबई - ४१०२०६  
दूरध्वनी क्र.: २७४५९७६४ / २७४८९५२७

#### तळोजा शाखा

शॉप क्र. १६, एन. एस. विहळ को.- ऑप. हौसिंग सोसायटी लि.,  
प्लॉट नंबर १४७/१४८, सेक्टर-१०, फेस -१, तळोजा,  
जिल्हा - रायगड - ४१०२०८  
दूरध्वनी क्र.: ९९३६२४६८२४

#### भाईंदर शाखा

शॉप नं. ८, ग्राउंड फ्लोअर, जानकी प्रेसिडेंसी, ९० फीट रोड  
भाईंदर (प.), ठाणे - ४०९१०९  
दूरध्वनी क्र.: २८९४७९९९ / २८०४६२२०

#### घोडबंदर रोड शाखा

शॉप क्र. १३, ग्राउंड फ्लोअर, हिलसिंग, विजय गार्डन,  
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दूरध्वनी क्र.: ८४२४०८९७९७

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शॉप क्र. ८ व ९, डी-विंग, जिवदानी कॉम्प्लेक्स,  
कमला पार्क, माहिम रोड, पालघर - ४०१४०४  
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- \* Loan / Overdraft Against Mortgage Of Property



### क्षणचित्रे



बँक आयोजित हेगडे मेमोरिअल व्याख्यानात प्रमुख वक्ते श्री चंद्रशेखर टिळक यांचे स्वागत करताना बँकेचे अध्यक्ष सीए. प्रकाश पागे व मान्यवर संचालक सीएस. एस.टी. खरमाटे

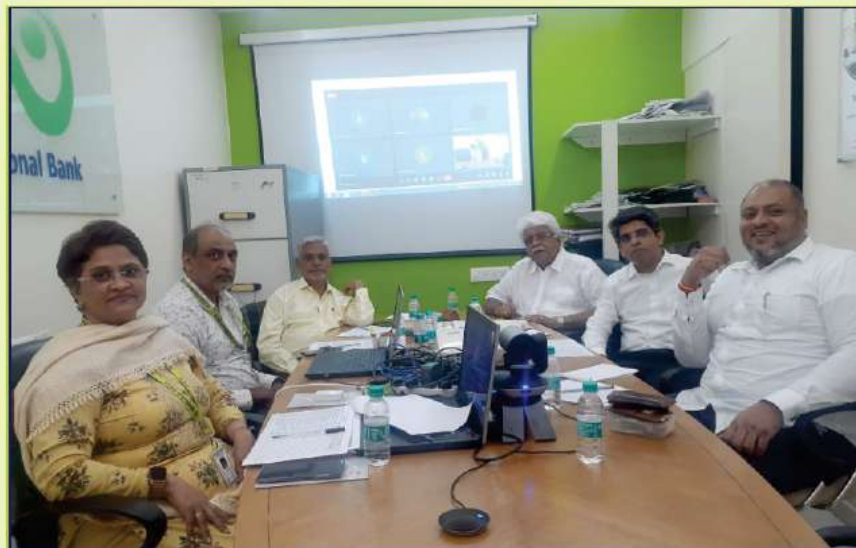
बँक आयोजित मोफत कोविड-१९ बूस्टर लसीकरण शिबिरात कामा व आल्बलेस रुग्णालयाचे डॉ. तुषार पालवे व वैद्यकीय कर्मचारी यांचे स्वागत करतांना बँकेच्या मुख्य कार्यकारी अधिकारी सौ. वर्षा कीर्ती पटेल



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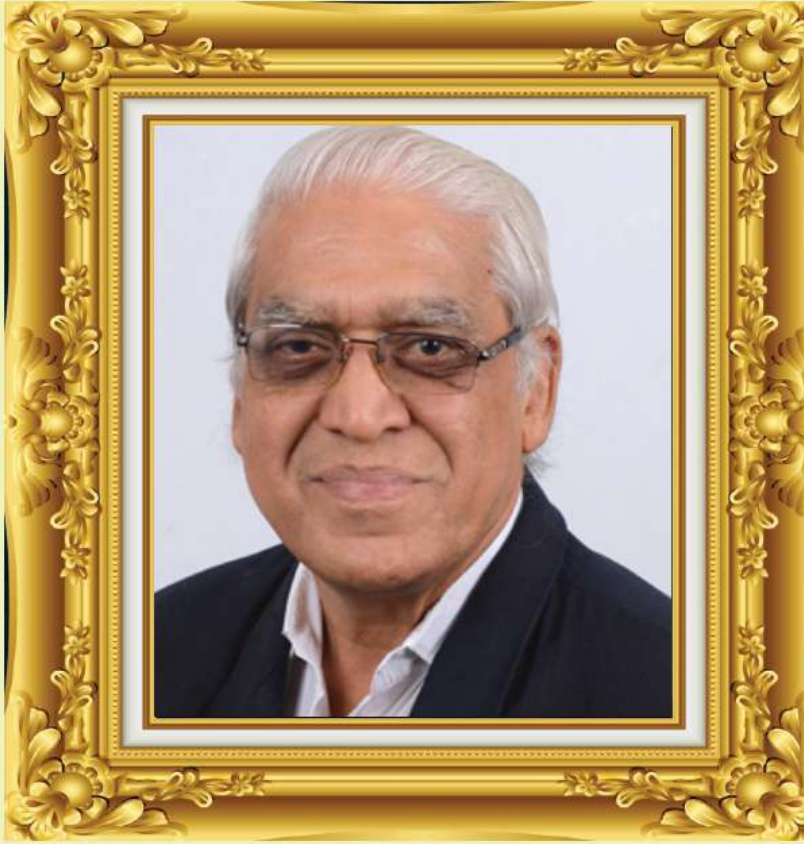




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